

Pre-Listing Packet

Information for Sellers

Nisha's Philosophy

I'm here to provide the knowledge and expertise to make buying or selling a home a fun and rewarding process. I work with my clients, providing personalized attention and excellent customer service, to make sure their real estate needs are 100% satisfied. Guided by Intero's core values of trust, respect, and integrity, I aim to deliver top dollar as your listing agent. It's my goal to ensure my clients are clients for life, so dream big, and let's work together to make those dreams a reality.

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496 FIRST STREET | SUITE 200 | LOS ALTOS, CALIFORNIA 94022
LICENSE #: 01746077

Introduction

Selling a home is the largest business transaction most of us will ever make. The selling process can be very complex and time consuming, however with my services, you can be certain that you'll come away completely satisfied and stress free.

One of our main responsibilities is to arrive at an accurate estimate of value for your home, so we ensure a detailed evaluation and analysis of every part of your home. Our work doesn't stop there, as we will fully investigate the real estate market and compare your property with similar listings to make sure that you receive the highest amount you deserve for your home.

We will follow a step-by-step marketing program that will provide you with service that is professional and courteous. In the end, you will be sure that the price you set reflects the true value of your home under current market conditions...rest assured that you will be completely satisfied with your selling price once we have completed the proper research and evaluation of your home.

I will utilize my technology and expertise to

- Ensure your aware of the market pricing in your area
- Maximize the sale price of your home
- Keep you updated with the latest CMA (Comparative Market Analysis) tools
- Assist you in your new home search

I promise a frictionless, professional process that will market your home to the best buyers, and ensure there are no surprises on the way.

Get in touch with me today to set up a listing appointment and receive a free current market analysis!

Nisha Sharma

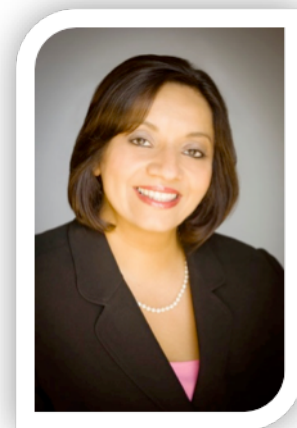
Realtor®*, *Certified EcoBroker®*, *SRES®

Direct: 650-947-4761

Fax: 650-653-2569

Email: NSharma@InteroRealEstate.com

Website: NishaSharmaHomes.com



Top 10 Reasons to Hire Me

1. Experience

I bring my numerous years of experience successfully selling homes in the local Silicon Valley market to the table. Having seen it all, I can effectively manage whatever situations may arise.

2. Local Perspective

Having lived in the Silicon Valley for over 20 years, I know the neighborhoods, schools, market conditions, zoning regulations, and local economy, thereby allowing me to price and promote your home to ensure you receive the best price possible.

3. Dedication

I am a full-time real estate agent – anything less and you would be short changed. I will do the legwork, keeping you up-to-date on any and all prospective buyers and conditions as they impact the market.

4. Networking

Throughout the years working in this industry, I have established strong relationships with a plethora of past clients, hundreds of the area's top brokers, contractors, mortgage lenders, escrow officers, and staging professionals. I will utilize this extensive network to best serve you.

5. Client Care

You will be my only client in the real estate transaction, allowing me to focus solely on your needs. I will guide you through the complexities of selling a home, eliminating the hassles and stress of trying to figure this all out on your own. I will keep you updated on the activity involving your home and feedback from agents and buyers to ensure you are aware of our progress throughout the process.

6. Negotiating Skills

Through my experiences working on a variety of different transactions, I have honed in on my negotiating skills, which I will be able to efficiently use to ensure you receive the best deal for your home. My track record of success with past clients speaks volumes about my ability to use these strong negotiating skills to effectively advocate for you throughout the transaction.

7. Internet Presence

Given that over 90% of home buyers begin their search online, I offer you maximum exposure of a variety of top-visited real estate websites (see page 6) in addition to my own website, NishaSharmaHomes.com, which offers numerous online tools and information. Additionally, I will promote your home through new media on Facebook and Twitter—along with my own WordPress.com blog.

8. Range of Services

Along with my team of trusted professionals, I proudly offer all the services you require under one roof, including mortgage, title, closing services, relocation services and insurance.

9. Prospecting for Buyers

I will prospect for potential buyers, utilizing my extensive network, including current prospective buyers, my sphere of influence, local agents within Intero and throughout the local area, and homeowners and renters from the area around your home.

10. Powerful Brokerage

In less than a decade, Intero Real Estate Services has established itself as a premier real estate brokerage. In 2002, the founders formed Intero to fill a client service void that was missing in the real estate industry. In 2005 Intero was recognized by the National Association of Realtors® as the fastest growing real estate company in the nation. In 2009, Intero was the #1 brokerage in the Bay Area based on closed sales.

What I Can Do for You

The often complex process required to sell your house can be confusing and exhausting. It helps to know you are not alone and that you have, at your disposal, your Agent's professional expertise. I will help you to do the following:

- Educate you through the entire process
- Listen to your needs to understand your real estate objectives
- Help you understand all of the paperwork
- Handle any problems that arise during the transaction
- Properly prepare forms, contracts and disclosures, which are required by law, and make sure that they are legally correct
- Provide comparable sales data to assure that you are setting the proper price for your home
- Guide you regarding the repairs that should be made
- Show you homes in an effective and professional manner
- Guide you in your selection of escrow/closing and title people
- Oversee the closing process
- Help you spot buyers who are attempting to take advantage of you
- Help you understand the use and limitations of good faith deposits
- Advise you as to when you should seek the advice of an attorney
- Make sure the appraisal process is handled properly
- Help you to understand the complete escrow/closing and title process
- Advise you as to any inspections such as septic, well or soil, which might be applicable to your property
- Guide you as to how the escrow/closing instructions should be prepared
- Properly handle the walk-through process with you prior to the final closing
- See that any repairs or requirements are met prior to the closing
- Advise you as to what course of action should be taken if the buyer refuses to close the transaction
- Negotiate and deal effectively on your behalf with the buyers, other agents, escrow/closing, title people and attorneys
- See that each and every facet of the buying process is effectively and professionally handled in your best interest

My Web Presence

In 2009, 90% of consumers used the Internet during the home buying presence and 36% of those buyers first found their home online. I, along with the rest of my team, will market your property to a worldwide audience at some of the top Internet sites.

NishaSharmaHomes.com

terabitiz every bit on real estate

LuxurySiliconValley.com
Luxury Homes and Condos for \$3 Million Plus

LUXURYREAL.ESTATE.COM

THE WALL STREET JOURNAL

excite

LUXURY PORTFOLIO
FINE PROPERTY COLLECTION

The Mercury News
MercuryNews.com

REALTOR.com

move

FRONTDOOR

Zillow.com
Your Edge in Real Estate

YAHOO! REAL ESTATE

InteroRealEstate.com

Monterey County
The Herald

trulia
real estate search

ContraCostaTimes.com

msn

home SEARCH

MLSListings

PropGOLuxury.com

SFGate.com

WORDPRESS

cyberhomes by Fidelity National Financial

PropGO

iProperty.com

INTERO
REAL ESTATE SERVICES

We're easy to find.

Testimonials

Read on below to see what a few of my clients and colleagues have to say about my work...

“After interviewing and trying various agents for a year [we] had almost given up...Luckily [we] met Nisha. Nisha with her excellent knowledge of the neighborhood and great relationships and team she had built over the years...negotiate[d] the right price and terms on the house, she managed and guided [us] through the rest of the process...provided a worry free, no pressure, ethical, friendly and easy environment...She is what a real Realtor should be!”

- Anil & Jyoti Chaudhary

“Nisha made the process of selling my house a breeze – she did loads of research on various options, providing valuable insights into the current market realities. As a result, the house sold right away rather than languishing on the market; she helped choose the right buyer from multiple offers, negotiating successfully with the buyers. Her knowledge of how to prepare the house for sale was critical to success...Now, we're working together to buy the next house.”

- Nyles Nettleton

“Nisha Sharma is an excellent and extremely successful realtor. If you are looking for knowledge, business savvy, keen listening skills, patience with clients, going above and beyond, then Nisha is the realtor for you...Her kindness and attentiveness to both clients and friends is exemplary – nothing is ever too much trouble...You will always be her top priority and you will forever be happy you chose her as your realtor!”

- Heather & Wilson Haddow

“I have been exposed to thousands of Real Estate agents in my years of managing and coaching and I can confidently say there are few that match the professional expertise and personal concern Nisha demonstrates with every single customer she comes in contact with. Her dedication, commitment, and selfless attitude of giving is a service model all agents should strive for...Thank you Nisha for being not only someone who lives the values of Intero, but more importantly you do it when nobody is watching.”

- John Thompson, Founder & Vice President, Intero Real Estate Services

Nine Steps to Take Before Selling Your Home

The home selling process differs from state to state, but there are some important steps that you should take before you put your house on the market—all steps that protect your interests and help you get the most return from your investment.

1. Get Pre-Approved for a Home Loan

I've known sellers who signed a contract to sell their house before they knew if they were qualified to buy another. Either their financial circumstances had changed since their last purchase, and they could no longer qualify for a loan, or they weren't able to sell at a price that allowed them to buy the type of replacement house they wanted. They ended up renting or buying something that was far from ideal.

Before you decide to sell the house, get pre-approved by a lender you trust and research the housing market in the area where you wish to live so that you have a good idea how much it will take to buy a replacement.

2. Check Your Mortgage Payoff

Call your lender to check the payoff for your current home mortgage. You'll need the figure to complete Step 6.

3. Determine How Much the House Is Worth

Determine your home's fair market value. Real estate agents will usually help you determine value as a courtesy, but you might take it a step further and order an appraisal.

4. Estimate Your Costs to Sell

- Real estate commission if you use an agency to sell.
- Advertising costs, signs, other fees if you plan to sell by owner.
- Attorney, closing agent and other professional fees.
- Excise tax for the sale.
- Prorated costs for your share of annual expenses, such as property taxes, homeowner association fees, and fuel tank rentals.
- Any other fees typically paid by the seller in your area (surveys, inspections, etc.).
- Real estate agents deal with transactions every day and can give you a very close estimate of seller closing costs.

5. Determine Your Costs to Acquire a New Home

Total your costs to acquire a new home: moving expenses, loan costs, down payment, home inspections, title work and policy, paying for a new hazard insurance policy—all expenses related to buying a home. Your lender should give you a disclosure of estimated costs when you apply for pre-approval.

6. Calculate Your Estimated Proceeds

1. Deduct your mortgage payoff from your home's fair market value.
2. Deduct your costs to sell from the remainder to get an estimate of the proceeds you will be paid at closing.

Will your closing proceeds cover your costs to acquire a new home? If not, do you have cash or other funding to make up the difference?

7. Make Necessary Repairs

Make all needed repairs unless you want the house to be regarded as a fixer-upper. I'm not referring to cosmetic updates, but to items in need of repair. Anything that's obviously broken gives potential buyers a reason to submit a lower offer.

8. Get the House Ready to Show

Most houses need at least a little spiffing up before they are shown to potential buyers. Great curb appeal, fresh paint indoors (and sometimes out), organized closets and cabinets, sparkling clean windows and appliances, and a clutter-free atmosphere are essential if you want the house to appeal to buyers.

9. Get Psyched Up to Let People In

If you're listing with a real estate agent, they'll no doubt ask you to leave when the house is shown. Why? Because lurking sellers make buyers nervous—they don't feel comfortable inspecting the house when they feel they are intruding.

Unless there's a real reason for it, don't ask your agent to be present for all showings. That's the kiss of death for showing activity. Other agents want privacy with their buyers and they don't usually have time to work around your agent's schedule.

Seller Disclosures 101

During the escrow process, you must inform the buyer of specialized conditions that affect your home. These may include the following conditions:

Lead Paint

Sellers of properties built prior to 1978 have the following obligations:

- Provide buyers with a HUD pamphlet entitled "Protect Your Family From Lead in Your Home"
- Disclose all known lead-based paint and related hazards and provide any available reports
- Include a standardized warning as an attachment to the contract
- Complete and sign statements verifying that requirements have been met
- Retain the signed acknowledgement for 3 years
- In addition, you must provide the buyers with a 10-day opportunity to test for lead

Natural Hazards

California law requires sellers to disclose, via a "Natural Hazard Disclosure Statement" or NHD, if properties are located in one of six predetermined "natural hazard" zones. (If the property is not within one of these zones, you, of course, have no such obligation.)

The six zones are:

- A flood hazard zone as designated by the Federal Emergency Management Agency (FEMA)
- An area of potential flooding after a dam failure (also known as an inundation area)
- A very high fire hazard zone
- A wildland fire area, also known as a state fire responsibility area
- An earthquake fault zone
- A seismic hazard zone

If an NHD is delivered to the buyer after both parties have signed the Purchase Agreement, the buyer will have three days to rescind the agreement. However, if the buyer received the NHD before they signed the Purchase Agreement, then they cannot use the NHD to rescind.

Mello-Roos Districts

Especially (but not exclusively) if you are selling a home in a newer area, you may be within a Mello-Roos tax district, and you must provide to the buyer a "Notice of Special Tax." If this notice is delivered to the buyer in person, they have three days to rescind their offer. If it's delivered via U.S. mail, they have five days to decide.

Basically, a "Mello-Roos Community Facilities District" is formed by a local government, district, or agency to finance public services and facilities including police and fire departments, ambulance and paramedic services, parks, schools, libraries, museums and cultural facilities.

Condominiums etc.

If you're selling a condominium, townhouse or other planned development (for purposes of this discussion, we will call them all "condominiums"), there are the buyer needs to know about common areas (such as greenbelts and recreational rooms) and the homeowner's association.

The buyer will be required to make monthly payments, known as regular assessments, to maintain common areas, as well as special assessments to replace a roof or repair the plumbing, as determined by the homeowner's association (HOA.)

Condominiums also may have regulations regarding architectural requirements, limitations on pets, and age restrictions (i.e., senior housing). These must be formally disclosed to the buyer during escrow. You may provide this information via the following documents, to the extent that they exist and are available:

- Declaration of Restrictions: Commonly known as "CC&Rs", or Conditions, Covenants and Restrictions
- Articles of Incorporation or Articles of Association Bylaws
- All current financial information and related statements, including operating budget, estimated revenue and expenses, HOA reserves, estimated remaining life of major components (including roofs, plumbing etc.), and regular and special assessments
- A statement describing the HOA's policies and practices in enforcing lien rights or other legal remedies for default in payment of its assessments
- A summary of the HOA's property, general liability, and earthquake and flood insurance policies
- On existing HOA's, a statement describing any restrictions on the basis of age, such as authorized senior citizen housing

Many smaller HOAs will not have all of these documents, but must provide what they do have.

Who Pays for What?

A major question in every escrow is: "Who pays for what?" The answers vary by county ordinances and standard practices. What is listed below are "customary" practices. All fees charged are governed by terms of the sales contract and other written escrow instructions. Note: on some FHA, VA or other government-backed loans, the buyer will pay some fees that governmental regulations will not allow you to pay.

Sellers generally pay:

- Real estate commission
- Document transfer tax (\$1.10 per \$1,000 of sales price)
- Notary fees
- Property tax proration (to date of acquisition)
- Special delivery/courier fees, if required
- Document preparation fees
- Document recording charges
- Homeowner's association statement fee and prorata dues
- Home warranty (according to contract)
- Work/repairs required (according to contract)
- Matters of record against the property or seller (loans, tax liens, judgments, etc.) and fees required to clear them (statement fees, reconveyance/trustee fees and prepayment penalties)
- Bonds and assessments (according to contract)

Buyers generally pay:

- Title insurance policy premiums (lender's and buyer's)
- Escrow fees
- Notary fees
- Property tax proration (from acquisition date)
- Special delivery/courier fees, if required
- Document preparation fees
- Document recording charges
- Homeowner's association transfer fee and prorata dues
- City costs
- Home warranty (according to contract)
- Inspection fees (according to contract)
- Matters of record against the buyer including tax liens, judgments and fees required to clear them
- Fire insurance premium for the first year
- Assumption/change of records fees if the buyer is taking over an existing loan
- Lender's new loan charges
- Interest on new loan from date of funding to 30 days prior to the first payment
- Other prorations (rents, insurance etc.) if applicable

Relocating Tips

Your boss has just given you the career opportunity of a lifetime, but the job is in another state. Soon you discover that moving your family to another city may be one of life's hardest tasks. The thought of leaving behind old friends and schools for a strange town can be frightening. The biggest challenge of all, however, is to preserve the equity in your housing investment so you will be able to purchase a similar home in the new location.

Not to worry. Even in these uncertain times homeowners can sell at very satisfactory prices in a reasonable period of time. The secret? Pay attention to details, utilize marketing savvy and price the home to sell quickly. The following tips can help you get that "sold" sign up fast...

Offer the right price.

Start with a price that is reasonable for your neighborhood and the size of your home. Comparing the price of your home with similar nearby listings is an easy way to be sure you are offering the right price. Comparing the opinions of two independent appraisers will also help you avoid over-pricing.

Pay part of the closing costs.

Usually 3 to 5 percent of the loan amount. This will attract those first-time buyers who are short on cash for down-payment and closing costs. Offering to turn over personal property such as washing machines and dryers, refrigerators and flower boxes can also attract buyers looking for the best deal.

Accept contingency agreements.

Make your sale contingent upon the sale of the buyer's home. This takes away buyers' fears of juggling two properties and mortgages at the same time.

Take advantage of the corporate relocation trade.

Be sure that your broker is connected to a relocation network - one capable of bringing in buyers from distant places. And, of course, try to get your employer to provide you with relocation assistance, too.

Make your home stand out.

Fresh paint and flowers can go a long way in impressing buyers. Tend to such details as moving the lawn, fixing stubborn doorknobs and sliding doors, and straightening up the basement. Remember, your home's appearance on the day it's shown can make or break a sale.

The bottom line is that sellers should take the time to make their home as attractive as possible. Compiling helpful tips for the buyer about school districts, utility bills and directions to the nearest shopping mall can go a long way in selling your house quickly.

With a little work and an active real estate agent, chances are good that your house will sell fast in today's buyer's market.