



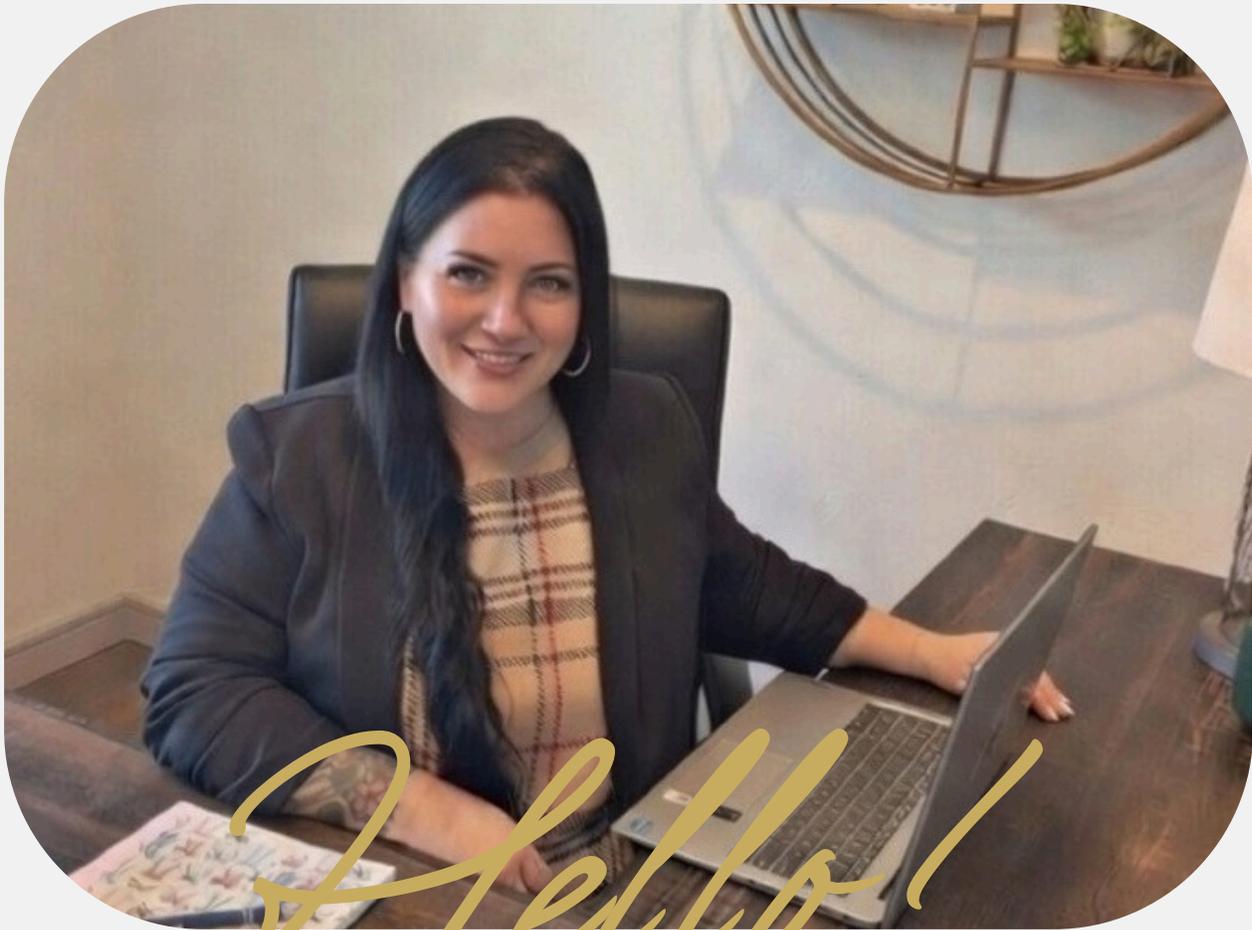
SELLER Guide

A Homeseller Handbook



Nicole Swedish

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Hello!

I AM NICOLE SWEDISH

nice to meet you!

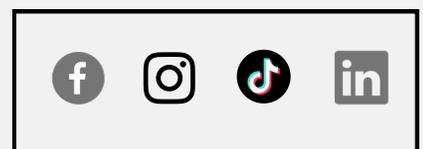
Selling your home is a significant financial and personal decision — and who you choose to represent you matters.

As a dedicated real estate professional with Realty ONE Group Landmark and a lifelong Pittsburgh native, I bring the experience, market knowledge, and negotiation expertise necessary to position your home to sell for the highest possible value and strongest terms.

My approach is strategic and results-driven. From pricing your home correctly from day one, to professional marketing that makes your property stand out, to confidently negotiating on your behalf, every step is designed to maximize your outcome and protect your investment.

I understand that selling a home can feel overwhelming. That's why I prioritize clear communication, honest guidance, and a seamless process from start to finish. My clients trust me because I am responsive, detail-oriented, and fully committed to their success.

When you hire me, you're not just getting a real estate agent — you're gaining a skilled advocate who treats your sale with the same care, urgency, and professionalism as if it were my own.



THE *Process*



HOME SELLER'S *Roadmap*

1

MEET WITH YOUR AGENT

- Discuss your needs
- Research CMAs
- Set a competitive list price

2

PREPARE TO LIST

- Deep clean & declutter
- Make needed repairs
- Focus on curb appeal
- Stage home

3

IMAGERY

- Professional photo session
- Professional video session
- Professional drone session

4

MARKETING

- Online marketing
- Social media
- Signage
- Flyers

8

INSPECTIONS & APPRAISAL

- I will work with the buyer's agent to coordinate and schedule an inspection & appraisal. These are both ordered by the buyer

7

NEGOTIATE

- Most offers require negotiating before and after inspections. I will negotiate on your behalf.
- You can accept, counter, or deny an offer

6

RECEIVE AN OFFER

- Each offer is presented and we will discuss the benefits & risks of each offer

5

SHOWINGS

- Ensure home is ready for showings
- Receive feedback from agents
- Schedule open houses

9

REPAIRS

- Likely some small repairs will need to be made after inspections.
- Review my list of recommended vendors if needed

10

CLOSING

- Final walk-through
- Sign closing documents
- Receive keys

Nicole

SWEDISH

- REALTOR

Factory



Determining FACTORS

What Influences How Quickly and Successfully Your Home Sells?
Selling a home is a combination of preparation, strategy, and market positioning. My role is to guide you through each of these factors to ensure your home is presented in its best light and positioned to attract qualified buyers.

FACTOR 1 *pricing*

Pricing your home correctly from the start is one of the most important decisions in the selling process. A strategic price attracts serious buyers, generates stronger interest, and helps position your home competitively within the market.

I conduct a detailed analysis of comparable homes, current market trends, and your home's unique features to recommend a price that aligns with your goals and current market conditions.

FACTOR 2 *how it works*

First impressions matter. Preparing your home properly ensures it shows at its absolute best and allows buyers to envision themselves living there

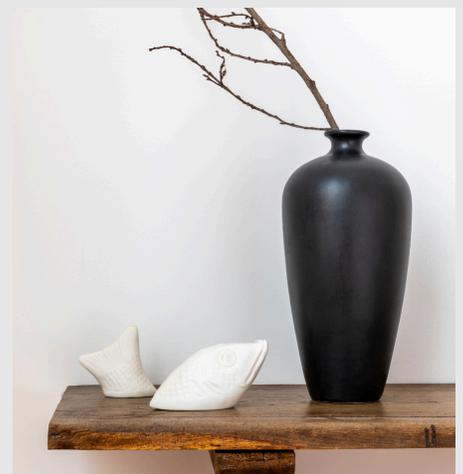
This may include:

- ✔ Completing minor repairs
- ✔ Decluttering and removing personal items
- ✔ Deep cleaning and refreshing key areas
- ✔ Enhancing lighting and overall presentation
- ✔ Creating a clean, welcoming environment
- ✔ I will provide personalized recommendations to help your home stand out and make a strong impression on buyers.

FACTOR 3 *marketing*

Strategic marketing ensures your home reaches the right buyers and receives the exposure it deserves.

- ✔ **Professional Presentation**
Your home will be showcased with professional photography and compelling listing presentation to highlight its best features.
- ✔ **Maximum Online Exposure**
Your property will be marketed across major real estate platforms where buyers and agents actively search for homes.
- ✔ **Agent & Buyer Network Exposure**
I leverage my professional network and agent connections to increase awareness and interest in your home.
- ✔ **Ongoing Communication**
You will receive regular updates, showing feedback, and clear guidance so you always know how your home is performing in the market.



YOUR ADVANTAGE WORKING WITH NICOLE SWEDISH

- ✔ **Personalized, One-on-One Service**
 - You work directly with me from start to finish. I personally oversee every detail to ensure your home receives the attention and care it deserves.
- ✔ **Strategic Market Positioning**
 - I use local market data, pricing strategy, and professional presentation to position your home competitively and attract qualified buyers.

- ✔ **Professional Presentation**
 - Your home will be professionally presented with high-quality photography and strong online exposure to showcase its best features.
- ✔ **Maximum Exposure to Buyers**
 - Your property will be marketed across major real estate platforms and shared within my professional network to maximize visibility.
- ✔ **Clear Communication & Guidance**
 - You will receive consistent updates, honest feedback, and expert guidance so you feel confident and informed throughout the entire process.

BEFORE *Listing*



Listing STRATEGY

PRICING STRATEGY

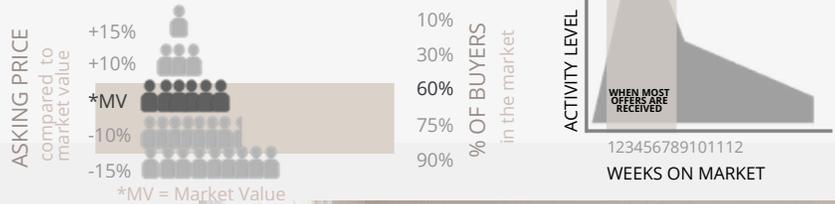


Pricing your home correctly from the beginning is one of the most important factors in achieving a successful sale. I conduct a detailed analysis of your home, recent comparable sales, current competition, and overall market conditions to determine the most strategic price. Homes priced appropriately from day one generate the most interest, attract serious buyers, and often result in stronger offers. The first few weeks on the market are critical — this is when your home receives the most attention.

If a home is priced too high, it can sit on the market longer, leading buyers to question its value. This often results in fewer showings, price reductions, and ultimately a lower final sale price than if it had been priced correctly from the start.

My goal is to position your home competitively so it stands out, attracts qualified buyers, and maximizes your final sale price while minimizing time on market.

I will review all data with you and provide professional guidance, but the final pricing decision is always yours.



PROFESSIONAL PHOTOGRAPHY

In today's market, most buyers begin their home search online. High-quality professional photography is essential to make a strong first impression and ensure your home stands out.

I use professional photography to showcase your home's best features, highlight its unique character, and attract more qualified buyers. Strong visual presentation helps generate more interest, more showings, and stronger offers.

Agent Network Exposure

I actively promote your home to my professional network of real estate agents, buyer agents, and local contacts. Since many buyers are already working with agents, this exposure helps ensure your home reaches serious, qualified buyers quickly.

Agent-to-agent communication is a key part of generating interest and creating opportunities for strong offers.

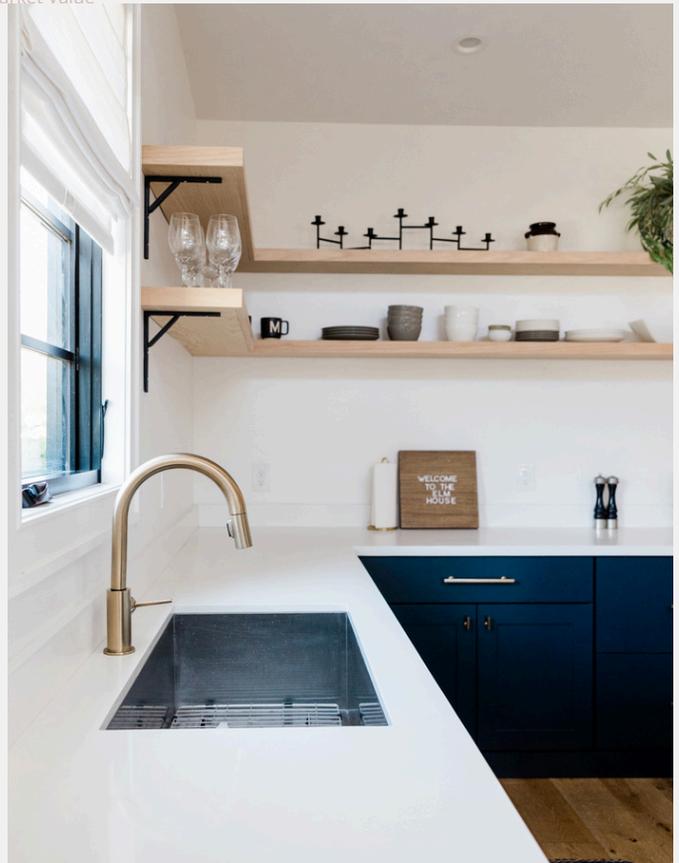
Strategic Marketing & Advertising

Every home receives a customized marketing plan designed to maximize exposure and attract qualified buyers.

Your home may be promoted through:

- MLS exposure to all local agents and buyers
- Online real estate platforms such as Zillow, Realtor.com, and more
- Social media marketing
- Direct outreach to agents with qualified buyers
- Professional listing presentation designed to stand out

My goal is to ensure your home is positioned to attract



Preparing TO LIST



Preparing TO LIST

MAXIMIZE YOUR HOME'S APPEAL

Presenting your home in its best condition helps attract more buyers and creates a strong first impression. Small improvements can make a meaningful difference in how buyers perceive your home and can help support a successful sale. I will guide you on which updates are most worthwhile so you can focus on improvements that provide the most value.

01 EXTERIOR

- The exterior is the first thing buyers see, and strong curb appeal sets the tone for the entire showing.
- Recommended preparations may include:
 - Keep lawn mowed, edged, and well maintained
 - Trim bushes, trees, and landscaping
 - Remove debris, leaves, and clutter
 - Clean walkways, driveway, and entry areas
 - Power wash siding, porch, or exterior surfaces if needed
 - Ensure the front entry is clean, welcoming, and well lit

02 INTERIOR

- A clean, neutral, and organized interior helps buyers focus on the home itself and envision living there.
- Recommended preparations may include:
 - Declutter and remove excess personal items
 - Clean all rooms, surfaces, and floors
 - Organize closets and storage spaces
 - Open curtains and blinds to maximize natural light
 - Replace burned-out light bulbs
 - Address minor maintenance items if needed
- I will help you prioritize what matters most based on your home and current market conditions.

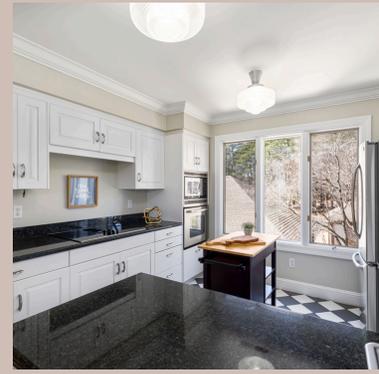
03 SIMPLE IMPROVEMENTS THAT CAN MAKE AN IMPACT

- Small updates can help refresh your home and improve overall presentation.
- Examples may include:
 - Touch-up paint where needed
 - Update or clean light fixtures
 - Refresh the front door or entry area
 - Ensure everything feels clean, bright, and well maintained
- Not every home needs updates — I will provide honest recommendations tailored to your specific property.



A lasting IMAGE





Real estate photography

A Strong First Impression Matters

Most buyers begin their home search online, and professional photography plays a critical role in how your home is presented. High-quality photos help showcase your home's best features, attract more buyer interest, and encourage more showing activity.

As your agent, I coordinate professional photography to ensure your home is presented in the best possible light and makes a strong first impression.

Professional photos help buyers:

- Notice your home when browsing online listings
- Clearly see the layout and features of the property
 - Feel more confident scheduling a showing
- View your home as well-maintained and desirable

My goal is to make sure your home stands out and is presented professionally to today's buyers.



**MORE ONLINE ATTENTION
HOMES WITH
PROFESSIONAL PHOTOS
TYPICALLY RECEIVE MORE
ONLINE VIEWS AND
ENGAGEMENT.**

**STRONGER FIRST IMPRESSION
PROFESSIONAL IMAGES HELP
YOUR HOME APPEAR CLEAN,
BRIGHT, AND WELL PRESENTED.**

**INCREASED BUYER INTEREST
HIGH-QUALITY VISUALS CAN
HELP ATTRACT MORE SERIOUS
BUYERS AND ENCOURAGE
SHOWINGS.**

INTERESTING FACTS

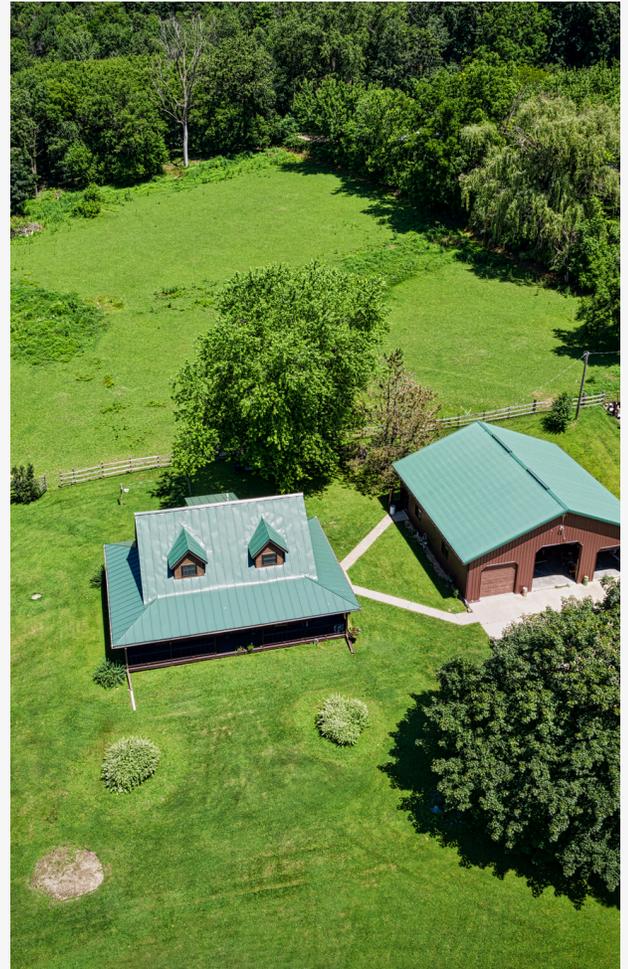
AERIAL

photography

SHOWCASING YOUR PROPERTY FROM EVERY
ANGLE

AERIAL PHOTOGRAPHY PROVIDES BUYERS WITH
A UNIQUE PERSPECTIVE OF YOUR HOME AND ITS
SURROUNDINGS. THESE IMAGES HELP
SHOWCASE THE FULL PROPERTY, INCLUDING LOT
SIZE, EXTERIOR FEATURES, AND NEARBY
AMENITIES, GIVING BUYERS A MORE COMPLETE
UNDERSTANDING OF WHAT YOUR HOME OFFERS.

WHEN APPROPRIATE, AERIAL PHOTOGRAPHY
CAN ENHANCE YOUR LISTING AND HELP PRESENT
YOUR PROPERTY MORE EFFECTIVELY TO TODAY'S
BUYERS.



BENEFITS OF HAVING AERIAL PHOTOGRAPHY

- ✓ FULL PROPERTY PERSPECTIVE
SHOWS THE ENTIRE HOME, LOT, AND
LAYOUT FROM ABOVE.
- ✓ HIGHLIGHTS EXTERIOR FEATURES
PROVIDES CLEAR VIEWS OF THE
ROOF, YARD, DRIVEWAY, AND
OUTDOOR SPACES.
- ✓ SHOWCASES LOCATION &
SURROUNDINGS
HELPS BUYERS UNDERSTAND
PROXIMITY TO PARKS, SCHOOLS,
NEIGHBORHOODS, AND NEARBY
AMENITIES
- ✓ ADDS PROFESSIONAL
PRESENTATION
AERIAL IMAGES CAN ENHANCE YOUR
LISTING AND CREATE A MORE
COMPLETE VISUAL PRESENTATION.

Virtual TOURS

ALLOWING BUYERS TO EXPLORE YOUR HOME ANYTIME

A VIRTUAL TOUR IS AN INTERACTIVE VISUAL EXPERIENCE THAT ALLOWS BUYERS TO EXPLORE YOUR HOME ONLINE. IT PROVIDES A CONVENIENT WAY FOR BUYERS TO VIEW THE LAYOUT, FLOW, AND FEATURES OF YOUR PROPERTY FROM ANYWHERE.

VIRTUAL TOURS CAN ENHANCE YOUR LISTING BY GIVING BUYERS A BETTER UNDERSTANDING OF THE HOME BEFORE SCHEDULING AN IN-PERSON SHOWING.



THE BENEFITS OF VIRTUAL TOURS

- ✔ Convenient Viewing for Buyers
Buyers can explore your home at their own pace and revisit it as needed.
- ✔ Increased Accessibility
Virtual tours allow out-of-area and busy buyers to view your home without needing to visit immediately.
- ✔ Helps Attract Serious Buyers
Buyers who schedule showings after viewing the virtual tour often have a stronger interest in the property.
- ✔ Enhances Your Listing Presentation
Virtual tours add another professional marketing element that can help showcase your home effectively.

Virtual tours are used when appropriate and beneficial for the property.

Sold on

KEEPING YOU SAFE





I've got you COVERED

✓ YOUR SAFETY, SECURITY, AND PEACE OF MIND

Your safety and the security of your home are always a top priority. I take careful steps to ensure your home is shown professionally while protecting your privacy and belongings.

✓ PROTECTING YOUR VALUABLES

Before showings, I recommend removing or securing valuables such as jewelry, cash, medications, important documents, and personal information. This helps ensure your belongings remain safe while your home is being shown.

✓ SECURE LOCKBOX ACCESS

A professional lockbox will be installed on your home, allowing licensed real estate agents to safely access the property for scheduled showings. Only verified agents with proper credentials can access the lockbox.

✓ SCHEDULED SHOWINGS ONLY

All showings are scheduled through me and confirmed in advance. You will never be expected to allow unscheduled visitors into your home. This ensures every showing is legitimate and properly tracked.

✓ REMOVE PRESCRIPTION DRUGS & MEDICATION

Clean out your medicine cabinets and any other place you may store medications and hide them away. There have been more and more stories of people intentionally going to home showings to take medications freely.

✓ PROTECTING YOUR PERSONAL INFORMATION

Mail, financial documents, and anything containing personal information should be stored securely. This helps protect your identity and privacy during the listing period.

✓ KEEPING YOUR HOME SECURE

Agents are instructed to ensure doors are locked, lights are turned off, and your home is secured after each showing. Your home will always be treated with professionalism and respect.

✓ GUIDED AND MANAGED EVERY STEP OF THE WAY

I coordinate and manage the entire showing process to ensure everything runs smoothly, safely, and professionally — giving you peace of mind throughout the sale.

Listing YOUR HOME



Marketing PLAN

Professional Networking

I actively market your home to my network of local agents, buyers, and industry professionals. Since many buyers are already working with agents, this exposure helps connect your home with serious, qualified buyers.

Signage and Local Exposure

A professional yard sign helps capture attention from local traffic and buyers already searching in your neighborhood. This can be a powerful way to attract additional interest.

Maximum Online Exposure

Today's buyers start their home search online. Your home will be professionally listed on the MLS, which distributes your listing across hundreds of real estate websites including Zillow, Realtor.com, and brokerage websites nationwide. Your home will also be featured on my personal website and shared across my digital platforms.

LOCKBOXES

Lockboxes are essential for the safety of all. They allow an agent to show your house whenever he or she needs to, rather than relying on you the owner for a key. Owners are also expected to vacate the property for showings. Having a lockbox makes this process much easier for all involved.

Showings Coordination

All showings are scheduled through a secure showing system, allowing agents to easily schedule appointments while keeping you informed. I monitor activity and follow up when appropriate to gather feedback and buyer interest.

Consistent Communication

You will receive regular updates throughout the listing process, including showing activity, buyer feedback, and market insights so you always know exactly what is happening.

PROPERTY FLYERS

High quality property flyers will be displayed inside your home. These help potential buyers remember the key items and unique features of your home.

Open Houses (when beneficial)

When appropriate for your home and market conditions, open houses may be used as an additional tool to generate exposure and attract potential buyers.

Social Media Marketing

Your home will be promoted across my social media platforms to reach local buyers and expand visibility. Social media helps generate additional exposure beyond traditional listing platforms.





Where do buyers FIND THEIR HOME?

Where Do Buyers Find Their Home?

Today's home buyers rely heavily on online searches and real estate professionals to find the right property. This means proper pricing, strong online exposure, and professional representation are critical to attracting qualified buyers.

According to the National Association of Realtors, over half of buyers find their home online, and a large percentage work directly with a real estate agent. This makes your home's online presentation and MLS exposure essential.

When your home is listed with me, it will be:

- Listed on the MLS, which distributes your home to hundreds of real estate websites
- Visible to thousands of agents actively working with qualified buyers
 - Promoted through my digital platforms and marketing channels
 - Positioned to reach both active buyers and agents representing buyers

My goal is to ensure your home receives maximum exposure to the right audience, increasing your chances of attracting strong interest and competitive offers.

Strategic Marketing for Maximum Visibility

Your home will be strategically marketed across the most widely used real estate platforms to ensure it reaches the largest possible audience of qualified buyers. When your home is listed, it will be:

- Featured on the MLS, the primary database used by real estate agents and buyers
- Syndicated to major home search websites such as Zillow, Realtor.com, Trulia, and hundreds of partner sites
- Promoted across my professional social media platforms to increase exposure
- Shared with my network of agents and qualified buyers actively searching for homes

Today's buyers begin their search online, which makes strong digital visibility essential. My goal is to position your home to attract attention, generate interest, and create the strongest possible opportunity for a successful sale.



After listing YOUR HOME



Home SHOWINGS

Flexible Scheduling

I work to accommodate your schedule while maximizing showing opportunities so qualified buyers can view your home.

Stay Informed

You will receive timely notifications when showings are scheduled, along with feedback when available.

Maintain Cleanliness

Keeping surfaces tidy and clutter minimized helps your home feel open, welcoming, and move-in ready.

Create a Neutral Environment

Minimizing strong odors and maintaining a fresh, clean atmosphere allows buyers to focus on the home itself.

Secure Personal and Valuable Items

For your peace of mind, personal belongings, valuables, and medications should be stored safely out of sight.

Pets

When possible, arrangements for pets during showings help create a comfortable environment for buyers.

Maximize Natural Light

Opening blinds and curtains allows natural light to highlight your home's best features.

TRASH

Empty trash cans to avoid any odors. Try to empty trash cans nightly so that the home is fresh when you leave for the day.

Comfortable Temperature

Maintaining a comfortable indoor temperature ensures buyers can fully enjoy their visit.

Privacy Matters

Buyers often feel more comfortable exploring the home when the owner is not present, allowing them to envision themselves living there.



Offers

What Sellers Should Look For When Reviewing Buyer Offers

Price is important, but it's far from the only factor. The "best" offer isn't always the highest one—it's the one that gives you the greatest certainty of closing smoothly, on your preferred timeline, with minimal risk or hassle. Here are the key elements to evaluate:

1 CONTINGENCIES

Contingencies are conditions that must be met for the sale to move forward. Common contingencies include inspections, financing, and appraisal. Offers with fewer contingencies often provide greater certainty and fewer opportunities for delays or renegotiation.

2 ALL CASH BUYER

Cash offers are typically the most appealing to sellers. There's no financing contingency, no lender approval delays, and far less chance of the deal collapsing due to loan issues. Cash buyers often close faster and are willing to be more flexible.

3 PRE-APPROVAL

Look for a strong pre-approval letter (not just pre-qualification) from a reputable lender. This shows the buyer is financially ready and seriously reduces the risk of financing falling through. Higher earnest money deposits also signal commitment.

4 LOAN TYPE

Conventional loans are usually the least complicated and most reliable for sellers. FHA, VA, or other government-backed loans can involve stricter appraisals, more inspections, or longer approval times, which may lead to delays or renegotiations. The type of loan a buyer is using can affect timelines and requirements. Some loan programs include stricter appraisal or property condition requirements. I will help you understand how each loan type may impact your sale.

5 REPAIR REQUESTS

Offers may include requests for repairs, credits at closing, or home warranties based on inspection results. "As-is" offers or those with capped repair requests are stronger, especially if your home is in good condition or you're selling "turn-key." Expensive or open-ended repair demands can erode the offer's value. After an offer is accepted, the buyer will typically conduct inspections. They may request repairs or credits based on the results. I will guide you through this process and help you negotiate terms that are fair and beneficial to you.

6 OFFER PRICE

The highest offer is not always the strongest offer. Factors such as contingencies, financing strength, flexibility, and closing timeline all play an important role. I will help you evaluate the full picture so you can confidently choose the offer that best meets your needs.

7 CLOSING COSTS

Some buyers ask you (the seller) to contribute to their closing costs, pay for specific repairs, or cover other fees. This reduces your net proceeds even if the offer price looks high. Evaluate the full picture: a slightly lower price with no seller concessions might net you more money than a higher price with big concessions. This is a negotiable part of the offer, and I will help you evaluate how these requests affect your net proceeds.

8 CLOSING TIMELINE

Does the proposed closing date work for your plans? If you need to move quickly (e.g., for your next home or relocation), a faster close is a big plus. Flexible buyers who can accommodate your preferred date or even extend if needed add value. Be wary of overly long timelines unless the other terms are exceptional. Buyers will propose a closing date as part of their offer. This timeline can often be negotiated to align with your needs, whether you prefer a quicker closing or additional time to prepare for your move.



Negotiations

Negotiation is a natural and important part of the home selling process. My role is to protect your interests, present your options clearly, and help you achieve the best possible outcome. Every offer presents an opportunity, and together we will evaluate and respond strategically based on your goals.



Your Options as the Seller:

- **ACCEPT THE OFFER**
- **DECLINE THE OFFER**
If the offer isn't close enough to expectation and there is no need to negotiate.
- **COUNTER-OFFER**
A counter-offer is when you offer to accept the buyers offer subject to different terms.

THE BUYER CAN THEN:

- **ACCEPT THE COUNTER-OFFER**
- **DECLINE THE COUNTER-OFFER**
- **COUNTER THE COUNTER-OFFER**
You can negotiate back and forth as many times as needed until you can reach an agreement or someone copts out.

OFFER IS ACCEPTED:

Sign the purchase agreement and you are now officially under contract and in escrow! There are usually several contingency periods while in escrow.

Now inspections, appraisals, or anything else built into your purchase agreement will take place.

Contract TO CLOSING



Inspections

Once your home is under contract, the buyer will typically schedule a professional home inspection. This allows the buyer to evaluate the condition of the property. Inspections are a standard part of most real estate transactions and help ensure transparency for both parties. My role is to guide you through this process, help you understand the results, and negotiate on your behalf if needed.

WHAT IS INCLUDED:



- ✓ HEATING & COOLING
- ✓ PLUMBING
- ✓ BASEMENT
- ✓ FOUNDATION
- ✓ CRAWLSPACE
- ✓ STRUCTURE
- ✓ ROOF & COMPONENTS
- ✓ EXTERIOR & SIDING
- ✓ ELECTRICAL
- ✓ ATTACHED GARAGES
- ✓ WALLS
- ✓ ATTIC & INSULATION
- ✓ DOORS
- ✓ DRAINAGE
- ✓ WINDOWS & LIGHTING
- ✓ APPLIANCES (LIMITED)
- ✓ GRADING
- ✓ ALL STAIRS
- ✓ GARAGE DOORS

FAQ

INSPECTION TIME FRAME

Inspections are usually completed within the first 10-15 days after going under contract, depending on the terms of the agreement. The inspection itself typically takes a few hours.

Afterward, the buyer may review the report and decide how they would like to proceed.

POSSIBLE OUTCOMES

Most inspection reports include minor maintenance items. Common examples may include:

- Routine maintenance recommendations
- Minor electrical or plumbing updates
- Aging components such as HVAC, roof, or water heater
- Cosmetic or wear-and-tear items

Inspection findings are normal and expected in nearly every transaction.

UPON COMPLETION:

BUYER CAN ACCEPT AS IS

BUYER CAN OFFER TO RENEGOTIATE

BUYER CAN TERMINATE CONTRACT

COSTS

The buyer is responsible for paying for the home inspection. They will hire a licensed home inspector of their choice to evaluate the property. However, after reviewing the inspection report, the buyer may choose to submit a request for repairs, request a seller credit (seller assist), or ask for other concessions. These requests are negotiable, and you are not automatically required to agree.

As the seller, you have several options:

- Agree to complete certain repairs
- Offer a credit toward the buyer's closing costs instead of repairs
- Negotiate alternative terms
- Decline the requests and continue negotiating
- Or, if an agreement cannot be reached, the buyer may choose to terminate the contract within their inspection contingency period

I will guide you through this process, help you evaluate each request, and negotiate the best outcome to protect your interests and your net proceeds.

COMMON PROBLEMS COULD BE

Most inspection reports include minor maintenance items. Common examples may include:

- Routine maintenance recommendations
- Minor electrical or plumbing updates
- Aging components such as HVAC, roof, or water heater
- Cosmetic or wear-and-tear items

Inspection findings are normal and expected in nearly every transaction.

Home APPRAISAL



If your buyer is financing their purchase, their lender may require a home appraisal. The appraisal is performed by a licensed, independent appraiser to determine the fair market value of your home. The lender uses this value to confirm the property supports the agreed purchase price.

The appraiser evaluates your home's condition, size, upgrades, and location, and compares it to recently sold homes in the area. As your agent, I will provide relevant comparable sales and information to help ensure your home is accurately represented.

APPRAISAL COMES IN AT OR ABOVE SALE PRICE

This is the ideal outcome. The buyer's lender can move forward with financing, and we continue toward closing as planned.

APPRAISAL COMES IN BELOW SALE PRICE

- If the appraised value is lower than the agreed purchase price, the lender will base the loan on the appraised value, not the contract price. This does not automatically mean the sale is lost. Several options may be considered:
 - Renegotiate the purchase price with the buyer
 - The buyer may pay the difference out of pocket
 - Negotiate concessions or adjusted terms
 - Review backup offers if applicable
 - Or, in some cases, the contract may be terminated
- I will guide you through your options and negotiate on your behalf to protect your equity and help you achieve the strongest possible outcome.

Important to Know

If an appraisal inspection is required by the lender, repairs cannot be negotiated or influenced by either the buyer or seller. However, preparation, accurate pricing, and strong market data help reduce the risk of appraisal issues.



Closing THE SALE

WHAT TO EXPECT

Closing is the final step in the home selling process, where ownership of your property is officially transferred to the buyer. During this time, the title company or closing attorney coordinates all documents, verifies funds, and ensures all contract terms have been satisfied.

Prior to closing, the buyer's lender will finalize loan approval, and any remaining conditions—such as appraisal, inspections, or title requirements—will be completed. On closing day, documents are signed, funds are distributed, and the deed is recorded. Once complete, the sale is official and your proceeds are released to you.

I will guide you through this process and ensure everything stays on track for a smooth and successful closing.

YOUR COSTS

SELLER COMMONLY PAYS:

- Mortgage balance & penalties (if applicable)
- Any claims against your property (if applicable)
- Unpaid assessments on your property (if applicable)
- Real estate agent commission (as agreed per the listing contract)
- Title Search
- Title insurance policy
- Home warranty (if applicable)
- Transfer taxes (equally split between buyer & seller unless otherwise negotiated.)
- Seller Concessions (If applicable)

WHAT TO BRING

SELLERS SHOULD BRING TO CLOSING:

- Sellers should bring:
 - Government-issued photo ID
 - House keys, garage remotes, and mailbox keys
 - Any alarm codes, appliance manuals, or access information
 - Wiring instructions if receiving funds electronically
- In many cases, closing can also be completed remotely depending on your location.



AFTER CLOSING

- Funds are disbursed to you
- Ownership officially transfers to the buyer
- You should keep copies of your closing documents for tax and financial records
- Cancel utilities, insurance, and any automatic property-related services

My goal is to ensure your closing is smooth, stress-free, and that you walk away confident knowing your home sale was handled professionally from start to finish.

Final STEPS



Final STEPS

FOR SELLERS



✓ CANCEL POLICIES

Once transfer of title has occurred, contact your insurance agent to cancel your policy so you can receive a refund of any prepaid premiums.

✓ CLOSE ACCOUNTS

Cancel utilities and close those accounts of transfer if necessary. Keep a list of phone numbers for each of your utility companies.

✓ CHANGE ADDRESS

Let everyone know you have a new address. Submit a change-of-address form to the post office.

✓ TURN EVERYTHING OFF

Turn off valves to the sinks, toilets, appliances, and water heater. Turn off all light switches and fans. Lastly, call the electric company.

✓ FLOORS

Vacuum and sweep floors one more time.

✓ CLEAR OUT PERSONALS

Move your personal belongings out completely. Check all drawers, cabinets, and closets.

✓ CLEAN

Ensure that your home is completely clean upon leaving the home. Clean the cabinets, refrigerators, and other appliances inside and out. Thoroughly clean out the garage. Schedule trash pick up prior to the day of closing. Leave your home the way you would like to find it if you were the buyer.

✓ ACCESS

Leave all house keys, remotes, gate keys, pool keys, guest house keys, shed/storage keys, and mailbox keys in a drawer in the kitchen.

✓ GATHER HOME PAPERWORK

Put together a packet of manuals, receipts, warranties, and copies of any upgrades or work that was done to the home.

✓ DOCUMENTS

Secure the Purchase Agreement and all closing documents concerning the home. Keep them in a safe place.

✓ LOCK UP

Ensure all blinds are closed, and lock the windows and doors.

Recommended RESOURCES



Resources



LANDSCAPING & OUTDOOR

- Thomas Landscaping 724-328-1463
- Budget lawncare Pittsburgh 412-526-1113
- DM Contracting 724-202-3882

ELECTRICAL & PLUMBING

- Icon Electrical Solutions 412-906-1451
- Underwood Electrical Services 412-389-3528
- Just Electric LLC 412-377-3506

HOME INSPECTOR

- Steel Town Home Inspections 412-913-2635
- A Harmony Home Inspections 412-657-2191
- Liberty Inspectors 412-588-0329

PROFESSIONAL MOVERS

- Make Moves LLC 412-639-4184
- Browns Moving & Storage LLC 412-339-0912
- 2 Men Labor Moving 412-819-7927

Client

TESTIMONIALS

Client Testimonials

TYLER BOSTON

Nicole was amazing, incredibly kind, patient and knowledgeable. Always responsive, hard working, and helpful. She made us feel very safe through our first homebuying experience and made us feel like she was always committed to getting us exactly what we wanted and needed.



ALLIE ROLLINS

Nicole is absolutely amazing! She was patient with all my questions and concerns (which were many!) and guided me throughout the entire process. Always responsive with communications, she insured that my first-time home buyer experience was the best it could be. Thank you so much for all your efforts :)



LONNA WILSON

Nicole was a dream come true for me. I was going through a rough time and Nicole was there for me every step of the way. I didn't make it easy for her but she was patient and caring and treated me as more than a client. She understood what I wanted in a house and she got me to the finish line. You would be lucky to have Nicole in your corner as you go through the buying process!!



NICOLE SWEDISH
REALTOR



REALTY **ONE** GROUP
LANDMARK

412-499-1000
412-447-1348

www.Nicoleswedish.com

SERVICES OFFERED

As your dedicated listing agent, my goal is to position your home to sell successfully in today's market. From accurate pricing and professional marketing to skilled negotiation and guidance through closing, I handle every detail to ensure a smooth and confident selling experience.

You can expect honest communication, strategic planning, and personalized attention throughout the entire process.

01

STRATEGIC PRICING

I conduct a detailed market analysis using recent sales, current competition, and local trends to determine the most accurate and competitive price for your home. Proper pricing helps attract qualified buyers and positions your home to sell efficiently.

02

COMPREHENSIVE MARKETING

Your home will be professionally presented and marketed across major home search websites, social media platforms, and my agent network. High-quality photography and strategic online exposure help ensure your property reaches the right buyers.

03

NEGOTIATION EXPERTISE

Negotiation is one of the most critical parts of selling your home. As a Certified Real Estate Negotiator I will advocate for your best interests, carefully review offers, explain your options, and help you make informed decisions to achieve the strongest possible outcome.

WHY OFFER A BUYER COMMISSION?

Under current real estate guidelines, sellers are not required to offer compensation to a buyer's agent. However, sellers do have the option to offer compensation as part of their overall marketing and negotiation strategy.

Buyer agent compensation is fully negotiable and is determined by the seller. I will discuss your options with you so you can make the best decision based on your goals and market conditions.

✔ INCREASE BUYER INTEREST

Offering buyer agent compensation may make your property more accessible to buyers who have entered into agreements with their agents. This can help ensure your home is shown to the widest possible audience.

✔ SUPPORT STRONGER OFFERS

When buyers are not required to negotiate their agent's compensation separately, it can simplify the offer process and allow buyers to focus on the overall value of your home.

✔ COMPETITIVE MARKET POSITION

In certain market conditions, offering buyer agent compensation may help your home remain competitive with similar properties. Every situation is different, and we will evaluate what makes the most sense for your specific listing.

✔ FLEXIBLE AND FULLY NEGOTIABLE

Compensation to a buyer's agent is not fixed and can be negotiated as part of the overall transaction. As your listing agent, I will guide you through your options so you can make an informed decision.



✔ MY ROLE IS TO ADVISE YOU

My responsibility is to provide clear information, market insight, and professional guidance so you can choose the strategy that best aligns with your goals.

Understanding Buyer Representation Agreements

Under current real estate regulations, buyers are required to enter into a written agreement with their agent before touring homes. This agreement outlines the services the agent will provide and how the agent will be compensated.

In some cases, buyers may request that the seller offer compensation to their agent as part of the purchase offer. Sellers are not required to agree to this request, and any compensation offered is fully negotiable.

As your listing agent, I will explain all compensation options and help you evaluate each offer so you can make the best decision based on your goals, the market, and the overall strength of the buyer's offer.



NEXT STEPS

After your home seller consultation, proceed with a Comparative Market Analysis, agree on listing terms, devise your homes' marketing plan, sign listing agreement, and start showing your home to buyers!

Thank you!





What to EXPECT

GREAT COMMUNICATION

HONESTY & TRANSPARENCY

INTEGRITY & RESPECT

LOCAL MARKET KNOWLEDGE

REACH YOUR REAL ESTATE GOALS

WWW.NICOLESWEDISH.COM



Nicole Swedish

REALTOR

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