

HOME SELLER'S GUIDE

Everything you
need to know from
start to finish!

Get your
Home's value here



Team Montalvo
REAL ESTATE

RE/MAX
ONE

6355 Topanga Canyon Blvd suite # 1 00 Woodland Hills Ca 91367



Oscar Montalvo
Realtor

C: 818-395 - 1198

oscar@teammontalvo.com

Dre# 01403336



Alex Montalvo
Realtor

C: 818-536 - 2437

alex@teammontalvo.com

Dre# 01702757

TeamMonmtalvo.com



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1. First Things First

First and foremost, we're really looking forward to helping you sell your home!

We're sure you're even more excited than we are to get it on the market, see buyers coming through, and of course, get an offer!

Selling a house is a fun and exciting process, but it can also be stressful and aggravating at times.

Which is why we're giving you this...

We do everything possible to make sure everything goes as smoothly as possible.

Many of the things that are stressful or aggravating can be avoided (or handled better) as long as you know what to expect and do ahead of time.

So please, give this a quick read, and refer back to it throughout the process of selling your home.

While this guide won't get into every little detail about the process (we'll be taking care of a lot of things behind the scenes which you'll never need to worry about)...

...it does get into some things you should know about, which will save you time, effort, money, and heartache.

Again, we're looking forward to working with you, and thanks for choosing to work with us!

2. Mission POSSIBLE

As real estate agents, sometimes we're representing a buyer, and at other times a seller.

Obviously, our "mission" is different for both of those types of clients.

But, since we're representing you as a seller, our mission is pretty simple:

To help you sell your house for the highest amount the market will bear in as short a time as possible!

We can't and won't promise "quick." How long your home takes to sell depends on a lot of factors (many of which we'll address in this guide). However, we can assure you that we will help you sell it as quickly as possible.

And while we can't predict exactly how much the market will bear, we can assure you we will help you get as much as the market will bear.

But much of this depends upon you as well! Getting the best results only happens when clients make the best choices and decisions along the way, which this guide should help you do.

3. The “CMA”

Before we do anything else, we need to determine an accurate market value for your home.

We'll do a thorough comparative market analysis (CMA) which will help us determine a likely range that your home should sell for.

In the analysis, we will look at similar homes to yours which have:

- ▶ Recently sold
- ▶ Are currently under contract
- ▶ Are currently active on the market

This will also help us determine an appropriate price to list your house for against the current competition and considering the current market activity.

We'll give you our objective perspective and advice as to how much you should list your house for. While we hope you take our advice, ultimately you decide on the list price for your house.

However, the buyers in the market ultimately determine the market value of your home. It is only worth what a willing, ready, and able buyer is willing to pay. That should be in line with the value we see in the CMA, as long as there are no major changes within the market and you make the right decisions on pricing right from the start.

Many homeowners tend to overprice their house when they first hit the market because:

- ▶ They believe they should have “wiggle room” to be able to negotiate to the price they want to get.
- ▶ They simply hope that someone will pay more than the market data indicates.
- ▶ They price it based upon what they “need to get” in order to sell their house.
- ▶ They add every dollar of improvements they have made to the house over the years onto the data-driven value.

When an owner over-prices, for any of these reasons, they usually lose the market’s interest by being out of line with the market. This causes their home to sit there, accrue days on market, and cause buyer to wonder, “What’s wrong with the house?”

So, before we even go over the market analysis, our best advice is to listen to the data and price your home accordingly. That’ll end up saving you a lot of time, money, and aggravation.

4. Three More Important Letters – “MLS”

One of the most basic, but also most important marketing tools we'll use to expose your home to the entire market is the Multiple Listing System (MLS). (This is also what we use to help determine your market value.)

This MLS is a database of almost every home on the market, and it's what other agents use to find the appropriate homes to show their buyers.

Years ago, the MLS was only able to be seen by real estate agents, but nowadays, even buyers have access to see the houses listed for sale on it. No matter where else they may be looking, every serious buyer is definitely watching the MLS to see what comes on the market.

So, we'll certainly make sure that your home is on the MLS and presented in the best possible light...from photography, to a compelling description of your home, all the way down to making sure that every piece of information on it is accurate.

This is so important, since your MLS listing is what will “feed” your listing to many other websites through what is called an IDX system. That way, your home will show up on almost any website a buyer may be looking at.

5. My Marketing Plan

We're sure one of your biggest questions is "What are you going to do to market my house?"

While the MLS will do much of the heavy lifting to expose your home to the market, it may not be enough to reach the entire market.

- ▶ What if there's someone out there who isn't exactly in the market but would love your home?
- ▶ What if someone is just casually waiting to see the right place come on the market?
- ▶ What if someone has no intention of moving at all, but then they see yours is on the market, and the next thing you know they're chomping at the bit to buy your house?
- ▶ What if someone who drives by and admires your house every day sees that it's on the market?

Those are just a few of the "what ifs..."

The MLS is certainly important, but so is all of the additional marketing we will do to make sure anyone who may be interested in your house also sees it.

Here's how we will market your home beyond the MLS:

- ▶ A yard sign, of course!
- ▶ Professional picture, drone pictures & video.
- ▶ YouTube, Facebook, Instagram & Google marketing.
- ▶ Just listed marketing campaign - open house marketing campaign (with sneak preview).
- ▶ Single property website with lead capture.
- ▶ Virtual tours, eFlyer campaign.
- ▶ Postcards sent out to your neighborhood.
- ▶ Our personal agent website TeamMontalvo.com.
- ▶ Our company website ReMax.com.
- ▶ Social media Facebook, Instagram - heavily targeted and retargeted campaign.
- ▶ Zillow.com.
- ▶ Trulia.com.
- ▶ Realtor.com.
- ▶ Any other real estate related websites will get our information to be displayed on their platform.

While that should cover almost every marketing angle possible, if you have any specific requests, just let us know and we can certainly discuss working it into the marketing mix!

6. Let's Shake On It

Wanna hear some good news / bad news?

The good news is you don't have to pay us until (and unless) your house sells.

The bad news...You don't have to pay us until and unless your house sells.

Hmmmm, sounds more like good news / good news...for you! Not so much for us. Ha!

Pretty lopsided, huh? But that's how it works in this business. You get our time, thoughts, advice, skills, and marketing with no risk to you, but all risk on us. That probably doesn't sound so bad to you, right? But here's the deal...

It does hurt many real estate sellers because they end up not trusting the advice and motives of the agent they've hired to protect their interests!

Think about it...would you trust an agent putting in so much time, effort, thought and skills for you for free? Of course they want (and need) to get paid. Otherwise, a client always wonders whether the advice their agent is giving them is good, right, and true...or just an attempt to get paid, paid more, or paid more quickly.

We take a lot of pride (and money!) in the time, thought, marketing, and advice we give to our clients, and the last thing we want you to do is question our motives.

Which is why we like to look at the relationship with our clients as, we are "partners" in this together. We'll take on the burden of not getting paid until your house is sold...

All you have to do is be serious and committed to selling your house and committed and loyal to us as your agents.

7. Our Agreement

If only business were still done on a handshake! LOL

Before we can begin preparing the marketing for your home, or put it on the market, you'll need to sign a "listing agreement."

We'll schedule a time to sit down and do the paperwork. When we do, we'll make sure to review it with you before you sign.

If you have any questions or concerns at all, just ask us. We're glad to clarify anything you want.

As we mentioned in the previous section, a lot of time, expertise, and money will be spent on selling your house...

So, please, before you sign this, make sure you're ready to commit to the process and our relationship for the long-haul.

8. Preparing Your Home For Photographs

Nowadays, buyers have pretty much seen your home before they even step foot into your house!

Years ago, buyers literally needed to physically come to your house in order to see what was inside. They were lucky if there was a black and white photo of the exterior to view on a paper flyer. But now, with the Internet, buyers will see almost every nook and cranny of your home from their phone or computer...which is why it's so important to have the best photographs possible! They'll literally decide whether or not they will step foot in your house based upon the photos.

We take considerable care when it comes to the photography. But in order for us to get the best pictures taken, you should do a few things ahead of time:

Declutter every room.

Make sure the house is clean.

- ▶ Make sure all beds are made and there is no laundry on the floor.
- ▶ Hide unsightly things like laundry baskets, garbage cans, vacuums, etc.
- ▶ Take down as many "personal effects" as possible (pictures, things hanging on the fridge, etc.).
- ▶ Make sure all light bulbs are working (for brightness).
- ▶
- ▶

Pro tip: If there's a particularly good time of day to capture the best light and you know when that is, let us know so we can schedule accordingly!

9. “Hitting” The Market

The big day is here! Time to “hit the market.” This is the day your home goes “live” on the MLS.

We're sure you're as anxious as we are to start seeing buyers come through the house.

Hopefully we'll see good activity right away! Typically, we'll see the most activity within the first two weeks of hitting the market. The most serious buyers in your price range will most likely show up within the first few hours or days of your house hitting the market. Hopefully we'll get an offer within the first few weeks.

However, if we don't get an offer or see much activity in the first few days or weeks, don't worry. Let's give it a couple of weeks, and then we'll assess.

The things we look for during this period are:

- ▶ How many showings were there?
- ▶ Did any of the buyers make offers? If not, why? What was the feedback from the buyers?
- ▶ Were there few showings or no showings at all? Is it that the market is slow, or is it something to do with the house or price?

For now, fingers crossed! Let's hope we see a good number of showings and strong interest. But if not, don't get discouraged...not every house sells within the first couple of weeks!

10. When To Expect To Hear From Me

One of the biggest complaints real estate consumers have is that their agent was never in touch with them once the house was listed. They “stuck a sign in the yard and never heard from them again...”

That is not how we do business. We will make sure to keep you informed along the way.

You’re certainly welcome to reach out to me whenever you have a question or concern. But we also like to stick to a consistent schedule with our sellers. So, we will be reaching out to you on Mondays and Thursdays by phone / email / text just to give you a quick update.

We’ll also make sure to reach out whenever someone wants to schedule an appointment to see the house / We have feedback on a showing / an offer comes in /etc.

If you want to reach out to us between any of those moments, please text one of us /email one of us / call one of us. We’ll always respond as quickly as possible, but please know that sometimes we are with clients, our families, or perhaps even sleeping once in awhile (LOL!). Generally speaking, we are available **6 days a week** between **9am and 8pm**. Anytime before or after that, just leave us a message and we’ll make sure to get back to you first thing!

11. Handling Showing Requests

As anxious as most sellers are to have buyers come see their home, it can also get aggravating at times.

Sometimes it's because the house is such a "hot listing" that it feels like you have a revolving door the way buyers and agents are streaming in and out.

Other times it's because it's a steady stream of buyers coming through for a lot of weeks straight, but no offers are coming in, and it just gets tedious.

And then there are times when there's not a lot of showings, and a seller gets lulled into just living life, and a buyer wants to come see the house seemingly out of the blue.

No matter what the scenario, showings can get tiresome because you typically have to: 1) Keep the house ready to be shown, 2) Get out of the house on short notice, and 3) Stay out of the house for longer than you want to.

So, it isn't uncommon for some sellers to get aggravated and be rude to agents and buyers who want to come see their house.

Here's our best advice...

Be as pleasant and accommodating as possible. Since so many other homeowners get a bit grumpy and rude, when an agent or buyer comes across a seller who is simply pleasant to deal with, it can actually impact how they feel about your house over another.

Beyond that, if they do make an offer, your kindness up front will likely impact how they act during negotiations and throughout the deal.

Don't underestimate the power of simply being nice and accommodating.

12. Preparing Your Home For Showings

If you did a good job of preparing your home for the photography, then you should be in pretty good shape!

Of course, make sure you give your house a good cleaning once a week. But on a daily basis, you should make sure to tidy up and do some things that may slip through the cracks when your house isn't for sale, such as:

- ▶ Make sure all beds are made.
- ▶ Make sure all dishes are either in the dishwasher or washed and put away. Make sure
- ▶ there's no food, crumbs, or stains left anywhere.
- ▶ Tidy up the bathroom vanity...don't leave toothpaste and brushes etc. on the sink.
- ▶ Give the floors a quick sweeping and vacuuming if they need it.
- ▶ Put lights on so the buyers walk into a bright home.
- ▶ If you have pets, make sure they are out of the house or are secured if necessary.
- ▶ Make sure there are no odors from cooking, pets, etc.

Pro tip: Don't leave valuables around. They should be safe since agents accompany their buyers and are responsible...but why take a chance? Oh, and hide prescription drugs. (Sadly, some people do swipe these.)

13. Leave For Showings

Some homeowners feel it would be a good thing for them to be around when agents and buyers come through the house in order to point out all of the features.

Others simply just don't want to have to leave.

But they should.

The biggest reason is that buyers need some "space" in order to make your space their own. Let them roam and chat without feeling like you're watching and listening to them.

Also, the agents know their buyers (as well as what they should and shouldn't say to them). Believe me, they will know what to point out about your house and, as importantly, what not to point out. (Homeowners often focus on things that turn a buyer off.) So, let the agents have space to the best job possible.

But another reason, which is more for your benefit, is that if you're not around, you can't say something that may hurt you. An agent or buyer could get you into conversation that gives them a glimpse into your motivation, for instance. Or you might answer something incorrectly that comes back to haunt you legally.

So, go run an errand. Take a walk. Visit a neighbor... Just get out of the house.

But if you absolutely can't...at least step outside, or be on the opposite side of the house from them at all times, and interact as little as possible (without being rude).

14. Keep Your Lips Sealed!

This might sound a bit over the top, but it isn't.

Don't chat with anyone about the sale of your home, including on social media.

- ▶ Don't complain about the market.
- ▶ Don't chat about what you're willing to accept for a price.
- ▶ Don't let too many people know why you're selling.
- ▶ Don't even get into how many showings you're having.

This goes for pretty much everyone and anyone, except us.

Unfortunately, word gets around...you know, the old "grapevine." And the less anyone knows, the better.

Most people (including other agents) don't even think about how just a tiny bit of information can spread and how much it can affect your eventual offers, sale price, and terms.

15. Stay Calm

As we mentioned earlier, selling a house can be a stressful and aggravating process at times, for many reasons.

One of the biggest reasons homeowners lose money when they sell their home is because they get frustrated and make rash decisions.

Those bad decisions often happen because, when an owner gets frustrated, they often take their frustrations out on their agent. That in turn causes their agent to get defensive, or perhaps pushy. This can cause the trusting relationship the client and agent should have to go out the window.

We'll totally understand if you get frustrated or aggravated at times. And while we can say "stay calm", we know it might be tough for you. It's frustrating for us too at times! However, since we do this day in and day out, we've learned how to stay calm when things get a little tough.

You don't do this often, and this is your home and money we're talking about. So "staying calm" is easier said than done at times. So, if you feel the need to vent to us...that is totally fine! We'll be glad to help calm you back down. Just don't treat us like the enemy and vent on us! LOL

Always remember, we both want your house sold, and for as much as possible.

16. How Long Should It Take To Sell Your Home?

Earlier we talked about how you'll probably see the most activity in the first two weeks. Your house may sell in the first two weeks...but it could as easily take longer than that.

One of the things that many homeowners get aggravated about is the length of time it takes their house to sell.

This is also one of the main things that causes those rash decisions we touched on earlier.

Interestingly, when an owner's house sells quickly — like in the first two weeks — they often get aggravated because they feel it happened too fast. They usually think that means they asked too low of a price or "gave their house away."

That's probably not the case at all. It's almost always just an indication that the house was priced appropriately. But this can lead sellers to do some silly things, like refuse great offers and wait for a better one, or even increase their price...only to find out weeks and months later they made a mistake.

On the other hand, other owners get frustrated when their house has been on the market for a few months with no offers at all. A few months may not be long at all, depending on the current market.

It's almost like the perfect amount of time owners expect a house to sell in is somewhere around a month to two months.

The reality is, there's no way to truly predict how long it will take to sell your home...or any other home for that matter.

We can certainly look at statistics to get a feel for how long houses in your area and price range have been taking to sell recently, but that doesn't mean it will play out that way on your house. Markets change. The amount of buyers in the market goes up and down. The supply of houses for them to choose from goes up and down.

The most honest answer to the question is...it depends upon the current market conditions and how appropriately you are priced.

Our best advice is this...

If it happens quickly for you...rejoice!

If it takes a while longer than you hope or expect...have faith and patience!

17. How To Handle “Low-Ball” Offers

Ahhh, “low-ball” offers...

...the biggest fear (and expectation) of almost every homeowner.

Not every homeowner receives a “low-ball” offer when they sell (and hopefully you won’t either). Buyers don’t necessarily come in really low in order to negotiate and eventually “meet in the middle” on price.

But sure, some buyers do.

And when that happens, a lot of sellers get angry and don’t respond well, if at all. They get so offended that they may not even give the buyer a counter-offer.

It’s human nature to be offended — especially if the buyer has no justification for such a low offer and has no desire or intention of ever coming up to a realistic price.

But here’s the thing...A buyer who came in with a low-ball offer has to have some interest in the home. Their initial offer may very well be too low. However, you don’t know what they’ll eventually come up to if you negotiate wisely with them.

So, if you receive a “low-ball” offer, rather than respond in anger or frustration, be grateful that they even made an offer and work with it. Keep your emotions in check. Don’t take offense to it.

Remember, they want your house enough to have made an offer. We can always tell them to take a hike at some point if they show they aren’t serious enough to be realistic...But if it happens, let’s give it enough time, and enough of a try, to see if we can get them up to a realistic number before we kick them to the curb.

18. What If We Have Multiple Offers?

Multiple offers — every seller's dream scenario! (And every real estate agent's dream!)

But it can also be a bit of a nightmare...

If we do get multiple offers, how we deal with them will be important.

It's great to get multiple offers, but getting all of them to their highest and best offer, choosing the right one to move forward with, and keeping the deal together can be quite a trick.

And it's good for you to know this ahead of time: The "best" offer is not always the "highest" offer.

There are many different ways to handle multiple offers, and we'll have to gauge and discuss which way is best, if and when we get multiple offers.

There's no way to predict, control, or guarantee that you will get multiple offers. It depends entirely upon the current market and how well your home is priced within the market.

19. Negotiating

We're sure you've heard that negotiating is an art. And it's true!

The approach we take to negotiate the best deal for your house will depend upon:

- ▶ The buyer.
- ▶ The agent.
- ▶ The overall situation. (how many showings you're getting, how many buyers have interest, the current pace of sales, etc.)
- ▶ Your personal situation and desired approach.

There are certainly other factors we'll consider as well.

Many sellers think that to get the best price for their house they need to play "hardball." That might be appropriate...sometimes. Again, it depends on a lot of factors.

However, that approach can backfire fast and hard. Sure, sometimes it makes sense to play hardball (We play that game well when necessary). But in a residential home sale, playing hardball can hurt you more than it can help your cause.

Sometimes it takes being a little "softer" to get a buyer to where you really want them to be. However, that isn't to say we're going to actually be soft and not negotiate the best deal possible.

Getting the best deal possible just might not look or sound like some people imagine from what they see in movies and on TV. In real life, you need to write the right script, at the right time, for the right audience.

20. Keeping The Deal Together

You'd think that once you find a buyer and successfully put your house in escrow, it should be a done deal...smooth sailing all the way to closing.

Ideally, that will be the way it goes for you! But it doesn't always happen like that.

It takes a lot to keep a deal together at times, let alone going smoothly.

The two things that most often cause issues are:

- ▶ The home inspection.
- ▶ The appraisal.

Home Inspection

The buyers will most likely do a home inspection. Their inspector will most likely write a report that makes it sound like there are lots of problems and that the problems are bigger than they really are.

The buyer might then ask for a whole lot of things to be fixed, replaced, or credited.

Just take a deep breath when we get there. Don't get too worried or angry. We'll review and respond to their requests objectively. If there's something in the report that truly needs to be addressed (structural or operational defects), you'll probably have to address those. If they're minor repairs, you can probably say no to the request.

We say "probably" because it depends on a lot of factors. You may be able to decline addressing some major things other owners would have to address... You may have to address some minor things that other owners could easily decline... We'll have to make a judgment call once we get to that point.

The important thing is to keep the big picture in perspective — is it worth declining a request, or saying yes to a request, in order to keep the overall deal you have...or not? More often than not, it's better to negotiate a compromise than dig your heels in and say an absolute no. And more often than not, you don't have to agree to every request either.

The Appraisal

By definition, you and the buyer have determined the fair market value of your house, which is: the amount a ready, willing, and able buyer is willing to pay and that a seller is willing to accept.

However, the buyer's mortgage lender wants and needs to make sure that the amount they are lending is justified and protected by having an appraisal done.

While appraisals aren't always an issue, they can be.

Sometimes appraisers simply can't find suitable "comparables" (homes similar to yours that have sold recently) to evaluate the property.

Other times, the appraiser just doesn't do a very good job.

Either way, if an appraisal comes back low, we'll need to address it. It may amount to:

- ▶ The buyer agreeing to make up the difference between the appraised amount.
- ▶ You agreeing to lower the sale price to the appraised amount.
- ▶ You lowering the sales price a bit, and the buyer coming up with more downpayment, to make the difference between the appraised amount and the sales price.
- ▶ Or, the appraisal may be contested, and we supply additional comparables for the appraiser and lender to consider.
- ▶ And, in some cases, an entirely new appraisal may be ordered.

The approach that works best (if this even occurs) will depend on many factors. We'll have to review and discuss if and when this happens.

Do not stress yourself out or worry in advance about these things! Can they happen? Yes. That's why we're even mentioning them. Will they happen? Maybe (and hopefully) not.

Just know that these are things we are familiar with, and we will help you deal with them appropriately if they do come up!

21. Don't Forget To Do These Things

Between the time your house goes under contract and closing day, it might seem like you have all the time in the world to get things done.

But time flies!

So, as soon as your house is under contract, you should do these things:

- Start lining up a mover. They often book up far in advance. Plus, it takes time to find one you trust and to get the best rates possible.
- If you'll be moving yourself and are hoping for friends and family to help, make sure to line them up! Just a heads up...many sellers have found that their friends and family say they'll help, only to be unavailable when the time actually comes
- Call all of your utility companies and let them know you're selling the house and want to discontinue service as of the closing date. Let them know the buyers will be calling to get them transferred into their name so they don't just shut off service.
- Begin packing as early on as possible. Waiting until the last days will add a lot of stress, and you might not get done in time.
- Contact your lenders for a final pay-off statement. Make sure to freeze any home equity lines of credit weeks before the closing.
- Contact the town and arrange for them to do any required inspections and issue any required certificates of approval (i.e. Certificate of Occupancy, smoke detector certification, etc.).

Doing a little bit of these every day over the course of time will make your move less stressful!

22. The Walkthrough

One of the last things to worry about before closing is the “walk-through.”

This is when the buyer and their agent come to the house to make sure everything is in the condition it was when they agreed to purchase the house.

This is usually done the day of closing, but sometimes it is the day or evening before.

They will be looking to make sure that:

- No damage has occurred since the date they agreed to purchase it.
- All of the fixtures, appliances, mechanical items, and utilities are in working order.
- Everything you agreed to leave behind contractually is in fact being left behind. The house is clean.
- Make sure to leave it as clean as possible!!!
- You are entirely moved out. You’d be surprised at how many times buyers show up and a seller isn’t even close to being moved out!

Pro Tip: When you start packing up and moving things out, you will notice some minor damage and dirtiness you probably never even noticed before, which is why it’s good to be moved out a little ahead of time and budget some time and a few dollars or elbow grease toward patching small holes, cleaning, touching up paint, etc. Doing that will save you some grief and aggravation from a buyer who shows up and feels like the house is a mess due to some small issues you never thought existed...until you moved the furniture out.

23. Closing Day!

Congratulations! You're closing on the sale of your home!

There will be lots of documents to review and sign, and this isn't meant to give you a play by play description of all of that. The closing agent will review and discuss all of these at length.

But here are a few things you should do before you head to the closing table:

- Make sure to bring all extra keys, garage door openers, alarm codes, etc. with you to the closing to give to the buyer.
- Most likely, all of your closing costs will be paid out of the equity in your home. But if not, make sure you have a cashiers check, a certified check, or cash in the amount the closing agent calculated to be due from you at closing.
- Bring the proper identification. Usually a photo I.D. (like your license), social security card, and/or birth certificate.
- A rested wrist! You'll be signing a lot of documents!

After the closing, there will still be a lot going on behind the scenes. Many documents will still need to be processed and recorded. Once it's all complete, the final documents will be mailed to you at your new address.

Of course, we will always be available if you have any questions or concerns, even after the closing. Never hesitate to reach out to us!

And we hope we stay in touch on a personal level too! Thanks so much for choosing us as your agents, and we look forward to helping you with all of your real estate needs in the future...as well as any friends or family you refer to us!

Compliments of:



Oscar & Alex Montalvo

www.TeamMontalvo.com

Realtors - ReMax ONE

818-395-1198 / 818-536-2437

Info@TeamMontalvo.com

Oscar and Alex of Team Montalvo help clients achieve their real estate goals. With combined experience of 37 years in the field of real estate, they have a proven track record of being able to accurately forecast the ups, downs and complexities of the Los Angeles real estate market.

Team Montalvo learned early on that personalized service, responsiveness and patience are the keys to their success. They specialize in residential sales and also have experience in securing profitable investment properties, multi-family units, real estate auctions, and foreclosures.

The bilingual brothers were not just able to survive during the short-sale years but thrived while negotiating and mitigating complicated transactions and all that goes with them – tax liens, bankruptcies, squatter evictions, REAP dismissal – with a 93% success rate for their clients.