

Selling Your Home with Confidence

**A GUIDE FOR SELLING YOUR HOME WITH THE
BEST RESULTS AND LEAST STRESS**

...for seniors and the families who support them.



CLARITY • CONFIDENCE • COMPASSION

A Note to Our Readers

This guide is brought to you compliments of the Forevermore Homes Team of Coldwell Banker.

Whether you're just beginning to explore your options or actively preparing for a move, our goal is to provide clarity, comfort, and confidence as you navigate this important transition.

This guide is more than a resource—it's a reflection of our commitment to supporting seniors and their families with care, respect, and expertise. We hope it helps you feel informed, empowered, and encouraged, no matter where you are on your journey.

Warmly,

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About the Forevermore Homes Team of Coldwell Banker

We are experienced Realtors® dedicated to supporting older adults through important life transitions. We encourage families to reach out early so we can offer clear guidance and help ensure the best possible outcome from the start.

Our team approach brings together time, talent, and trusted resources—including planning tools and workbooks—to simplify each step and reduce stress. We handle the emotional, logistical, and financial details with care, respect, and expert insight.

When it's time to value and sell your home, we combine a thoughtful, individualized process with a strategic, business-minded approach designed to **maximize your home's value**. We protect your best interests—and your property—through skilled negotiation and decisions that help **preserve your assets so you can live comfortably long after you move**.

As Seniors Real Estate Specialists® and Certified Aging in Place Specialists, and through our active involvement with the Shoreline Elder Alliance (SEA) and area senior-focused networks, we bring deep knowledge and a strong commitment to serving the needs of older adults.

Our goal is simple: to deliver excellent results while ensuring you feel supported, organized, and confident every step of the way.



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Table of Contents

Introduction	1
Why Coldwell Banker	2
Our Goals for the Sale of Your Home	3
The Four Pillars of a Successful Sale	4
Our Process Explained:	
Step 1: Initial Consultation	5
Step 2: Initial Research	6
Step 3: Comparative Market Analysis	7
Step 4: Pricing Strategy	8
Step 5: Pre-Listing Home Inspection	9
Step 6: Staging Consultation	10
Step 7: Planning Repairs and Improvements	11
Step 8: Deep Cleaning	12
Step 9: Revisiting the CMA and Pricing Strategy	13
Step 10: Professional Photography	14
Step 11: Creating Marketing Assets	15
Step 12: Going Active on the MLS	16
Step 13: Reviewing Offers	17
Step 14: Contract Date	19
Step 15: Managing Inspections	20
Step 16: The Appraisal Process	23
Step 17: Getting Through the Mortgage Contingency	25
Step 18: The Final Steps Before Closing	26
The Professionals Behind the Sale	28
Creating an Action Plan and Timeline	30
The Role of a Professional Move Manager	31
Understanding Agent Compensation	32
Conclusion	34

Introduction

Selling a home is a major life event—one that can stir up a mix of emotions. It's exciting to imagine the next chapter, but it can also feel overwhelming, especially when the home holds decades of memories or represents one of your largest financial assets.

Whether you're a senior navigating a significant life transition, an adult child helping a parent downsize, or a homeowner of any age preparing to sell, this guide was created with you in mind. We understand that every home sale is unique, and every client deserves a thoughtful, personalized approach—whether you're selling a luxury estate or a more modest property.

For older adults, the stakes are often higher. The proceeds from a home sale may play a critical role in funding retirement living, future care needs, or simply creating peace of mind. That's why it's so important to approach the process with clarity, confidence, and a trusted team by your side.

Our team brings a best-in-class strategy to every listing, combining deep market expertise with compassion, professionalism, and a commitment to your goals. We've helped clients across generations and price points navigate the selling process with ease, and we're here to do the same for you.

Whether you're just beginning to consider a move or you're already preparing to list your home, our goal is to help you feel informed, supported, and empowered every step of the way. We'll walk you through the process, answer common questions, and help take the fear out of the unknown.

Most importantly, we want you to know: **you are not alone.**

We're here to guide you with care and clarity, helping you make decisions that feel right for your future—and ensuring you get the most out of your home sale with confidence and peace of mind.



Why Coldwell Banker?

At Forevermore Homes, we believe that the quality of the brokerage behind your real estate team matters.



That's why we chose **Coldwell Banker** as our managing broker—a brand that stands for trust, innovation, and results.

Coldwell Banker offers our team—and our clients—unmatched advantages that elevate every transaction and ensure your home is represented with excellence.

Best-in-Class Tools & Support

- A powerful marketing platform that ensures your home is seen by the right buyers
- Transaction management systems that keep every detail organized and on track
- Professional development programs that help us stay ahead of the curve
- A steadfast commitment to excellence that aligns perfectly with our team's values

Unmatched Visibility & Reach

- #1 real estate ad brand online
- 96,000+ agents in 45 countries
- Global influence with local expertise

In our home state, Coldwell Banker leads the way in sales volume. This local strength, combined with global reach, gives your home the best possible positioning in the market.

By aligning with Coldwell Banker, we bring you the best of both worlds: the personalized care of a boutique team and the power of a global brand. It's a partnership designed to deliver results—and peace of mind—at every step of your journey.

Goals for the Sale of Your Home

The sale of a home is more than just a transaction—it's a financial cornerstone for retirement living, future care, or legacy planning. That's why every decision we make is guided by your goals, your timeline, and your peace of mind.

When it comes to selling your home, our mission is clear:

"To help you achieve the highest possible proceeds, within your desired time frame, and with the least amount of stress."



We accomplish this by combining:

- **A proven process** that's been refined through years of successful representation.
- **Smart pricing strategies** that reflect market realities and maximize value.
- **Unwavering attention to detail** in every aspect of preparation and presentation.
- **A trusted network of service providers** who understand the unique needs of seniors.
- **The strength and reach of the Coldwell Banker brand**, which ensures your home gets the visibility it deserves.

Our approach is not one-size-fits-all. We tailor every plan to your specific situation, ensuring that you feel informed, supported, and confident from start to finish. Whether you're ready to move now or simply exploring your options, we're here to help you make the most of this important transition—with clarity, care, and results.

The Four Pillars of a Successful Sale

Achieving top dollar, in your time frame, with minimal stress doesn't happen by chance—it's the result of **excellence in execution** across four critical areas: **Preparing, Pricing, Marketing, and Managing**. These pillars form the foundation of our proven process and ensure that every detail is handled with care and precision.



Pillar I: Preparing Your Home

First impressions matter. We guide you through every step of preparing your home to shine—from decluttering and repairs to staging consultations and pre-listing inspections. Our goal is to showcase your home's best features while minimizing buyer objections, so you attract strong offers from the start.



Pillar II: Pricing Your Home Right

Smart pricing is both an art and a science. We use in-depth market analysis, local trends, and our extensive experience to set a price that maximizes your return while remaining competitive. The right price generates interest, drives traffic, and positions your home for a successful sale.



Pillar III: Marketing Your Home

Your home deserves more than a "For Sale" sign. We create a custom marketing plan that includes professional photography, compelling listing descriptions, digital advertising, and social media promotion. Our goal is to reach the right buyers—locally and nationally—with messaging that resonates.



Pillar IV: Managing the Process

Selling a home involves dozens of moving parts. We manage every detail—from showings and offers to inspections, appraisals, and closing logistics—so you don't have to. Our dynamic duo model ensures you always have a dedicated point of contact and a backup agent ready to step in, keeping communication smooth and your sale on track.

Our Process Explained

Step 1: Initial Consultation

The first and most important step in our process is a personal visit to your home. This isn't just a walk-through—it's a meaningful conversation and a chance for us to truly understand your situation, your goals, and your timeline.

- **Listening First:** We begin by sitting down with you to learn about your unique circumstances. Are you downsizing? Relocating to be closer to family? Transitioning to a retirement community? Understanding your priorities helps us tailor our strategy to meet your needs with care and precision.
- **Explaining the Process:** Selling a home can feel overwhelming, especially if it's been decades since your last move. That's why we take time to walk you through the entire process—from preparation to closing—so you know exactly what to expect. We answer your questions, explain key milestones, and provide clarity from day one.
- **Touring the Home:** As we tour your home, we take note of its layout, features, and condition. We also take photos to help us remember details when preparing your Comparative Market Analysis (CMA). This ensures our pricing strategy is grounded in a deep understanding of your property.
- **Learning About Updates and Upgrades:** We ask about any updates, renovations, or improvements you've made over the years. These can significantly impact your home's value and appeal to buyers. Whether it's a new roof, updated kitchen, or energy-efficient windows, we want to make sure your investment is recognized and reflected in our marketing.

This initial consultation sets the tone for everything that follows.

It's where trust is built, expectations are aligned, and your journey begins—

—with clarity, confidence, and a team that's truly on your side



Step 2: Initial Research

Before a home is listed, we begin with a thorough investigation to ensure everything is in order behind the scenes. This step is often overlooked, but it's one of the most important ways we protect our clients and set the stage for a smooth, successful sale.



Land Records Review

We review land records in the Town Clerk's office which provide details on legal ownership, property boundaries, any easements or restrictions, or other issues that may affect the sale.

This helps us identify potential title issues early—such as missing probate filings or an easement, for example—that could delay closing or complicate negotiations.

By catching these issues upfront, we can work to resolve them before your home goes on the market.

Building Department File Review

We also check the building department's records for open or closed permits. This is crucial because:

- **Open permits** indicate that building inspections were not completed after a project. These can raise red flags for buyers and their lenders, potentially stalling the sale.
- **Closed permits** confirm that work was done properly and inspected by the town, which builds buyer confidence and supports your home's value.

If we find any discrepancies, we'll guide you through the steps to resolve them—whether that means scheduling final inspections, obtaining missing documentation, or working with contractors to close out permits.

This proactive research is part of our commitment to excellence, giving you peace of mind by helping you avoid last-minute surprises.

Step 3: Comparative Market Analysis (CMA)

Once we've completed our initial consultation and due diligence, the next critical step is preparing a **Comparative Market Analysis (CMA)**. This is the foundation of a smart pricing strategy—and one of the most important tools we use to help you achieve top dollar for your home.

What Is a CMA?

A CMA is a detailed report that compares your home to others that have sold within the last 6–12 months. We carefully select properties that are as similar as possible in location, style, size, age, features, and condition. Because no two homes are exactly alike, we make thoughtful adjustments for differences—such as a renovated kitchen, a finished basement, or a prime location—to ensure an accurate comparison.

We then calculate the adjusted average price per square foot of these comparable properties. This figure becomes the basis for estimating your home's current market value.

Why It Matters

Accurate pricing is essential. Overpricing can lead to fewer showings, longer time on market, and ultimately lower offers. Underpricing can leave money on the table. Our CMA ensures your home is priced strategically and competitively, based on real data and market trends—not guesswork.



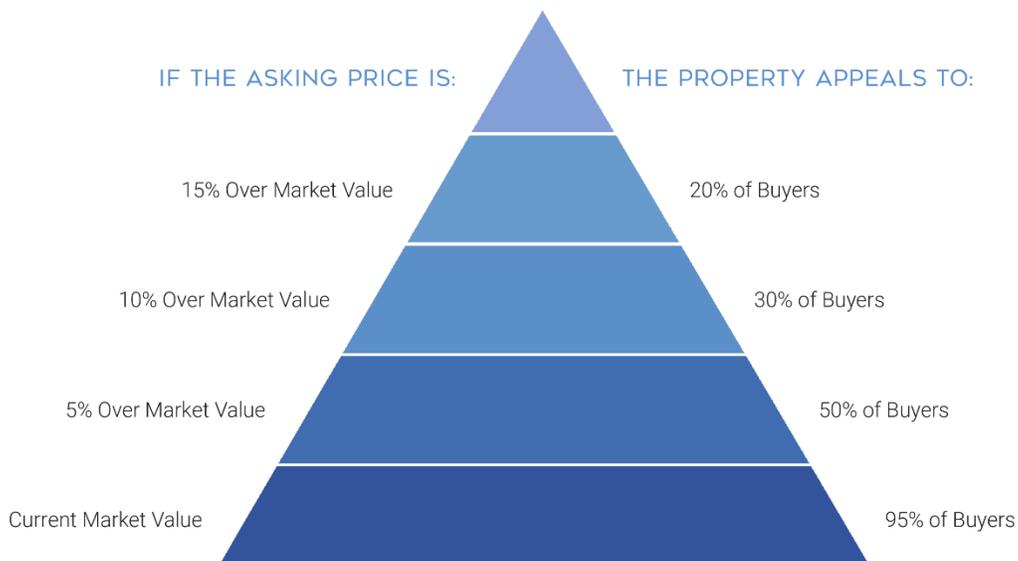
Step 4: Pricing Strategy

Today’s buyers are highly informed. With access to real-time market data, online listings, and automated valuation tools, they come to showings with a clear understanding of what homes are worth. If your home is priced above market value, buyers will notice—and they’re likely to move on without a second look.

Overpricing can be costly. While it may be tempting to “test the market” with a higher price, this strategy often backfires. Homes that sit on the market can become stigmatized, leading buyers to wonder what’s wrong with the property. The longer a home remains unsold, the more likely it is to require price reductions, which can ultimately result in a lower sale price than if it had been priced correctly from the start.

Additionally, overpriced homes may not even appear in online search results. Many buyers set filters based on price, and if your home is priced outside of their range—even if it’s comparable to others they’re viewing—it may never be seen. This reduces your visibility and limits the number of potential buyers who walk through your door.

The graph below illustrates how pricing your home as close as possible to its estimated market value attracts the largest pool of qualified buyers. More interest means more showings, more offers, and ultimately a better outcome for you.



This step reflects our commitment to smart strategy and informed decision-making. With a well-prepared CMA and a pricing plan tailored to your goals, we position your home to sell quickly, confidently, and for the best possible price.

Step 5: Pre-Listing Home Inspection (Optional)

A **pre-listing home inspection** is an optional, but often highly valuable, step in preparing your home for sale—especially if you're unsure about the condition of your property or if there are visible signs of deferred maintenance.



This inspection is conducted by a licensed professional before your home goes on the market. It provides a clear, unbiased assessment of your home's systems and structure, including: roof and attic, foundation and basement, plumbing and electrical systems, heating and cooling systems, windows, doors, and insulation, kitchen and bathroom fixtures, and safety features like smoke detectors and handrails.

For homeowners—especially seniors who may not have kept up with every repair over the years—a pre-listing inspection offers **clarity and control**. Instead of waiting for a buyer's inspection to uncover issues that could derail negotiations, you get ahead of potential concerns and decide how to address them on your terms.

Benefits include:

- Avoiding surprises during the buyer's inspection
- Building buyer confidence by showing transparency
- Supporting your pricing strategy with documented conditions
- Reducing stress by resolving issues before they become urgent

The Power of Perception

A clean inspection report can significantly enhance a buyer's perception of your home's value. It signals that the property has been well cared for and is move-in ready—often leading to stronger offers and smoother negotiations.

Conversely, an inspection filled with even minor issues—such as leaky faucets, loose railings, or outdated electrical outlets—can give buyers the impression that the home has been neglected. This perception can lead them to negotiate more aggressively, request repairs or credits, or even walk away from the deal.

By choosing to conduct a pre-listing inspection, you're not just uncovering potential problems—you're sending a message of confidence and transparency to buyers.

Step 6: Staging Consultation

Once your home is decluttered and downsized—a process we guide you through in our **Downsizing with a Purpose** workbook—the next step is a staging consultation. This is where a professional stager, with a trained and objective eye, helps us highlight your home’s best features to appeal to today’s buyers.

What a Professional Stager Looks For

Stagers are experts in visual presentation and buyer psychology. During the consultation, they assess:

- **Furniture placement** to improve flow and make rooms feel larger
- **Lighting and color balance** to brighten spaces and create warmth
- **Focal points** like fireplaces or windows that should be emphasized
- **Room function clarity**, ensuring each space is easily understood
- **Neutralization of personal items** to help buyers envision themselves in the home

Importantly, staging is often not about buying new furniture or making major changes. In most cases, it simply involves removing or rearranging existing pieces to create a more open, inviting feel.



Supportive, Not Demanding

We understand that this is your home, filled with memories and meaning. Our staging recommendations are just that—recommendations. You always have the final say, and we only suggest changes that are:

- Low-cost but high-impact, such as refreshing landscaping or removing furniture
- Respectful of your time and energy, with our team ready to assist with every details.
- Focused on results, helping your home stand out in photos and showings

Our goal is never to add work or stress. Instead, we offer gentle guidance and hands-on support, helping you make small adjustments that can lead to big returns—both in buyer interest and final sale price.

Step 7: Planning Repairs and Improvements

Once the home inspection and staging consultation are complete, we take the next step in preparing your home for market: creating a clear, actionable plan for any recommended repairs and improvements.

Creating the List

We begin by reviewing the findings from both the inspection and the staging consultation. We then compile a list of suggested updates—ranging from minor repairs to cosmetic enhancements—that can help your home sell for top dollar.

These recommendations are always made with your goals, budget, and timeline in mind. We focus on low-cost, high-impact improvements that deliver a strong return on investment, such as:

- Refreshing landscaping for curb appeal
- Replacing outdated light fixtures
- Touching up paint or caulking
- Rearranging furniture for better flow

Getting Competitive Quotes

Next, we tap into our network of trusted, vetted contractors to obtain competitive quotes for the recommended work. These professionals are experienced, reliable, and understand the unique needs of senior homeowners. We handle all the coordination, so you don't have to worry about scheduling or sourcing vendors.

Collaborative Decision-Making

Once we have the quotes, we sit down with you to review everything together. This is a collaborative conversation, where we walk through each item, explain its potential impact on the sale, and help you decide what work—if any—you'd like to proceed with. You are always in control. These are recommendations, not requirements, and we respect your decisions every step of the way.

Coordinating the Work

If you choose to move forward, we take care of the logistics. From scheduling to oversight, we manage the process so you can focus on what matters most. Our goal is to make this step as easy and stress-free as possible, while ensuring your home is market-ready and positioned to attract strong offers.

Step 8: Deep Cleaning

Once repairs and improvements are complete, the final step in preparing your home for market is a professional deep cleaning. This goes far beyond regular housekeeping and plays a critical role in how buyers perceive your home—both in person and in photos.

What Deep Cleaning Entails

A deep cleaning is a top-to-bottom refresh that targets areas often missed in day-to-day cleaning. It typically includes:

- Washing baseboards, trim, and doors
- Cleaning inside cabinets, drawers, and closets
- Scrubbing grout and tile in kitchens and bathrooms
- Washing windows and window sills
- Dusting ceiling fans, vents, and light fixtures
- Polishing appliances and fixtures
- Vacuuming and mopping under furniture and in corners
- Removing cobwebs and buildup in overlooked areas



This level of detail ensures your home feels fresh, well-maintained, and move-in ready—qualities that buyers notice immediately.

How It Differs from Routine Cleaning

Even if you have a wonderful housekeeper, routine cleaning typically focuses on surface-level upkeep. Deep cleaning is more intensive and designed to make your home shine in listing photos and showings, where every detail matters.

Buyers often equate cleanliness with care. A spotless home suggests it has been lovingly maintained, while visible dust, grime, or clutter—even in small amounts—can create doubt and reduce perceived value.

This isn't about perfection—it's about presentation. And it's one of the simplest, most cost-effective ways to make a powerful impression and help your home stand out.

Step 9: Revisiting the CMA and Pricing Strategy

By the time your home is fully prepared for market—after repairs, staging, and deep cleaning—some time may have passed since we first created your **Comparative Market Analysis (CMA)**. That’s why we revisit and update the CMA before setting your final listing price.

New Market Data

Real estate markets are dynamic. New homes may have sold in your neighborhood since our initial analysis, and those sales can influence your home’s value. We re-run the CMA using the most recent comparable sales—homes similar in location, style, size, age, and condition—to ensure our pricing reflects current market conditions.

Adjusting for Improvements

The work you’ve completed—whether it’s refreshing landscaping, repairing deferred maintenance, or staging the home—adds real value. Buyers respond positively to homes that feel move-in ready, and we factor these improvements into our updated pricing strategy.

For example:

- A freshly painted interior may increase perceived value
- A clean inspection report can reduce buyer hesitation
- Professional staging can make rooms feel larger and more functional
- Deep cleaning enhances presentation and buyer confidence

We adjust the CMA to reflect these enhancements, ensuring your home is positioned to attract strong offers.

Final Pricing Strategy

With updated comps and a refreshed understanding of your home’s condition and presentation, we finalize a pricing strategy that:

- Maximizes your net proceeds
- Aligns with your timeline
- Appeals to the largest pool of qualified buyers

This step is about honoring the work you’ve done and making sure your home enters the market with the strongest possible positioning.

Step 10: Professional Photography

Once your home is fully prepared—cleaned, staged, and polished—it’s time to showcase it to the world. This begins with professional photography, and we don’t settle for average. We work with the best of the best in the business—photographers who specialize in real estate and understand how to capture your home in its best light.

What Professional Photographers Do

Our photographers go far beyond simply snapping pictures. They use:



- High-end equipment to ensure crisp images
- Wide-angle lenses to capture spaciousness
- Strategic lighting techniques
- Careful composition to guide the viewer’s eye
- Editing to enhance clarity and color balance

They know how to make rooms feel bright, open, and inviting—qualities that buyers look for when browsing online listings.

Why It’s So Important

In today’s market, your first showing happens online. Buyers scroll through dozens of listings, and your photos are what make them stop and take notice. Beautiful, professional images:

- Create emotional connection before buyers even step inside
- Increase click-through rates on listing platforms
- Drive more showings, which leads to more offers

Homes with high-quality photography consistently sell faster and for more money than those with amateur or poorly lit images.

At this time, we also create a custom floor plan diagram, which helps buyers visualize the flow of your home. This is especially helpful for online marketing and can make your listing stand out in a competitive market.

Reflecting Your Effort

You’ve invested time and care into preparing your home—through repairs, staging, and deep cleaning. Professional photography ensures that effort is **fully reflected** in how your home is presented to the market.

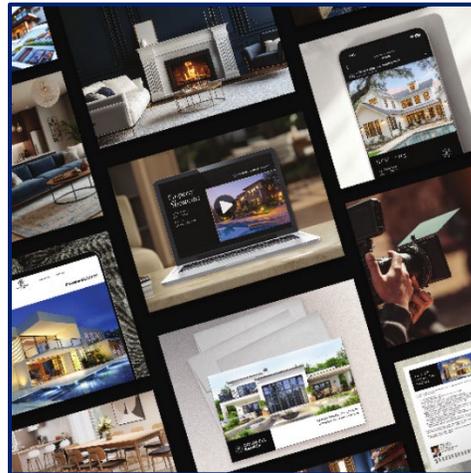
Step 11: Creating Marketing Assets: Strategic Exposure That Drives Results

With your home beautifully prepared and professionally photographed, the final step before going live is creating a suite of marketing assets designed to showcase your property to the widest and most qualified audience possible.

Powered by Coldwell Banker Listing Concierge

Through Coldwell Banker's Listing Concierge program, we offer a premium marketing package that includes:

- Professionally designed print brochures and postcards
- "Silver Envelope" mailing
- Targeted digital advertising across major platforms
- Social media "Boost" promotion tailored to your market
- Dedicated property website
- Email campaigns to our network of agents and buyers.



These assets are created by marketing professionals who know how to position your home for maximum impact. The result is a polished, cohesive campaign that elevates your listing above the competition

Traditional Meets Digital

While we still use traditional methods like print brochures and direct mail—especially effective for reaching local buyers and neighbors—we also recognize the power of a strong digital marketing plan. Today's buyers begin their search online, and your home needs to stand out in that space.

Digital marketing allows us to:

- Reach buyers where they're already looking—on Zillow, Realtor.com, Facebook, Instagram, and Google
- Use targeted advertising to focus on specific demographics and geographic areas
- Track engagement and adjust strategy in real time

Why Marketing Matters—Even in a Seller's Market

Even in a seller's market, well-marketed homes sell faster, attract more qualified buyers, and often receive stronger offers with fewer contingencies.

Step 12: Going Active on the MLS - Launching Your Home to the Market

Once your home is prepared and professionally marketed, it's time to go Active on the MLS (Multiple Listing Service)—the official launch of your property to the public market.



In Connecticut, REALTORS®
subscribe to SMART MLS

What “Active” on MLS Means

When your home is listed as **Active**, it becomes visible to:

- Real estate agents and their clients
- Online platforms like Zillow, Realtor.com, and Redfin
- Buyers searching through MLS feeds and apps
- Our internal network of Coldwell Banker agents and affiliates

This is when showings begin, interest builds, and offers start to come in. Your home is now fully exposed to the market, and our team actively manages inquiries, appointments, and feedback to keep momentum strong.

Before going Active, we may choose to list your home as Coming Soon—a strategic marketing period that allows us to generate interest before showings begin.

What “Coming Soon” on MLS Means

- Your home is listed on the MLS with a **Coming Soon status**
- It appears online with photos and basic details
- No showings are allowed during this period
- Buyers and agents can preview the listing and plan ahead

The Coming Soon period helps build anticipation among buyers, create urgency once the home goes live, and allow agents to schedule showings in advance.

This approach is especially useful for homes that are newly staged, freshly improved, or in high-demand areas. It allows us to maximize exposure and impact from day one of showings.

Whether we go straight to Active or use a Coming Soon strategy first, our goal is the same: to launch your home with confidence, clarity, and competitive positioning—so you attract strong interest and receive the best possible offers.

Step 13: Reviewing Offers - A Clear, Side-by-Side Comparison

When offers begin to come in, it's exciting—but it can also be overwhelming. That's why we prepare a comprehensive summary spreadsheet that allows you to compare each offer side by side, with clarity and confidence.

This spreadsheet includes key terms that go far beyond just the price. Here's what we include, what each item means, and why it matters:

- **Price:** The total amount the buyer is offering for your home. While important, price alone doesn't tell the full story—other terms can significantly affect your net proceeds and risk level.
- **Deposit:** Also known as the earnest money deposit, this is the initial amount the buyer puts down to show serious intent. A higher deposit often signals a more committed buyer.
- **Second Deposit:** An additional deposit made after certain milestones (e.g., inspection or contract signing). It strengthens the buyer's commitment as the transaction progresses.
- **Second Deposit Date:** The date by which the second deposit is due. Timely deposits help ensure the buyer is following through on their obligations.
- **Amount Financed:** The portion of the purchase price the buyer plans to finance through a mortgage. This affects the complexity and risk of the transaction.
- **% Financed:** The percentage of the purchase price being financed. Lower percentages often indicate stronger financial positioning and less risk of financing issues.
- **Mortgage Contingency Date:** The deadline by which the buyer must secure financing. If they don't, they may withdraw without penalty. A shorter contingency period is generally more favorable to the seller.
- **Type of Loan:** Examples include conventional, FHA, VA, or jumbo loans. Some loan types have stricter requirements or longer timelines, which can affect the transaction.
- **Pre-Approval:** Indicates whether the buyer has submitted a lender pre-approval letter. This is a strong sign of financial readiness and credibility.
- **Type of Inspection:** Details the scope of the buyer's inspection (e.g., general home, radon, mold, septic). More inspections can mean more potential negotiation points.

- **Inspection Contingency Date:** The deadline for completing inspections and requesting repairs. A shorter window reduces uncertainty and keeps the process moving.
- **Escalation Amount:** If the buyer includes an escalation clause, this is the amount they're willing to increase their offer above competing bids.
- **Escalation Max:** The maximum price the buyer is willing to pay under the escalation clause. This helps you understand their top budget.
- **Hubbard Clause:** Indicates whether the buyer must sell another property before purchasing yours. This adds risk and potential delays.
- **Appraisal Gap Coverage:** Shows whether the buyer is willing to cover any shortfall between the appraised value and the offer price. This protects your sale price if the appraisal comes in low.
- **Buyer Agency Commission Requested:** Buyers may include a request in their offer for you to pay a specific amount or percentage toward their agent's commission. We carefully review this to ensure it aligns with your intended compensation terms and doesn't impact your net proceeds.
- **Closing Date:** The proposed date for finalizing the sale. We compare this to your preferred timeline to ensure it works for your transition.

Offer Comparison Worksheet				
Offer Number	1	2	3	4
Agent				
Price				
Deposit				
2nd Deposit				
2nd Deposit Date				
Amount Financed				
% Financed				
Mortgage Contingency Date				
Type of Loan				
Pre-Approval Received				
Type of Inspection				
Inspection Contingency Date				
Escalation Amount				
Escalation Max				
Hubbard				
Appraisal Gap				
Buyer Agency Commission				
Closing Date				
Other				

By reviewing all these elements side by side, we help you make an informed decision—not just based on price, but on strength, reliability, and alignment with your goals.

We simplify the process and advocate for your best interests every step of the way.

Step 14: Contract Date

Once all negotiations are complete and you, the seller, have signed the purchase agreement, your home officially goes **under contract**. This is a major milestone—and it sets the wheels in motion for the final phase of your sale.

Engaging Your Closing Attorney

We immediately send the executed contract documents to your real estate closing attorney. This ensures they can begin preparing for the legal and financial aspects of the transaction. We also provide them with the contact information for the buyer's attorney and lender, if applicable, so all parties can communicate efficiently.

Coordinating with the Buyer's Agent

From here, we shift into active coordination mode. One of our first tasks is to ensure the buyer's agent is scheduling inspections in a timely manner. These inspections are typically outlined in the contract and must be completed within the agreed-upon contingency period.

We stay in close contact with all parties to ensure deadlines are met, documents are exchanged, and any issues are addressed quickly and professionally.



We keep the process moving smoothly—so you can focus on your next chapter with peace of mind.

Step 15: Managing Inspections

Once your home is under contract, the buyer typically schedules one or more inspections to assess the property's condition. These inspections help buyers feel confident in their purchase and can influence the next steps in the transaction.

In competitive markets, some buyers may choose to waive inspections to make their offer more appealing. While this can be ideal for sellers, most buyers still opt to conduct inspections—either for peace of mind or as part of their financing requirements.

Common Types of Inspections

- **Home Inspection** – A comprehensive review of the home's structure and systems.
- **Radon Inspection** – Tests for radon gas levels.
- **Pest Inspection** – Checks for termites and other wood-destroying insects.
- **Mold Inspection** – Identifies moisture issues and mold presence.
- **Septic Inspection** – Evaluates the septic system's condition.
- **Well Water Test** – Assesses water quality and flow from private wells.
- **Chimney Inspection** – Reviews the safety and condition of the chimney.

What “Inspection for Informational Purposes” Means

Some buyers request inspections **for informational purposes only**, meaning they don't intend to negotiate repairs or credits based on the findings. However, if significant issues are uncovered, they have the right to cancel the contract within the inspection contingency period. We monitor these situations closely and help you respond appropriately.

What to Expect on Inspection Day

- The inspector will visit your home, usually with the buyer and their agent.
- Inspections typically take 3–4 hours.
- You will be expected to leave during the inspection.
- Pets should be secured, and valuables stored safely.



What a Home Inspector Does—and Doesn't Do

A home inspection is a visual, non-invasive evaluation of a property's condition. It's conducted by a licensed professional who follows industry standards to assess the home's major systems and components.

Inspectors typically examine:

- **Structural elements:** Foundation, walls, roof, attic, ceilings, floors, and framing
- **Exterior features:** Siding, windows, doors, decks, porches, and drainage
- **Roofing:** Shingles, flashing, gutters, and signs of leaks or damage
- **Plumbing systems:** Pipes, fixtures, water heaters, and visible leaks
- **Electrical systems:** Outlets, switches, panels, grounding, and visible wiring
- **Heating and cooling systems:** Furnaces, air conditioners, ductwork, and thermostats
- **Interior spaces:** Walls, ceilings, floors, stairs, railings, and built-in appliances
- **Ventilation and insulation:** Especially in attics and crawl spaces
- **Safety features:** Smoke detectors, carbon monoxide detectors, handrails, etc.

The inspector will take notes, photos, and may test basic functionality (e.g., running faucets, checking outlets, turning on the HVAC system).

What Falls Outside Their Scope

Inspectors do not:

- Move furniture or personal belongings to inspect hidden areas
- Open walls, ceilings, or floors to investigate internal issues
- Evaluate cosmetic concerns unless they relate to structural or safety issues
- Guarantee future performance of systems or appliances
- Test for specialized concerns unless requested (e.g., radon, mold, asbestos)
- Provide cost estimates for repairs or renovations
- Confirm code compliance or municipal permit history

For more in-depth evaluations, buyers may hire specialists (e.g., structural engineers, HVAC technicians, or mold remediation experts) based on the inspector's findings. Understanding what inspectors do—and don't do—helps set realistic expectations and reduces stress. Their role is to provide a snapshot of the home's condition, which buyers use to make informed decisions. And with your team guiding the process, you'll be well-prepared to respond to any findings with clarity and confidence.

What Happens After the Inspection

By the inspection contingency date, the buyer must notify you in writing of their decision. If they are requesting repairs or credits, they will typically include relevant pages from the inspection report to support their request.

Possible outcomes include:

- **No Action Needed** – The buyer is satisfied and proceeds.
- **Request for Repairs** – The buyer asks for specific issues to be addressed.
- **Request for Credits** – The buyer requests a financial credit instead of repairs.
- **Renegotiation or Withdrawal** – In rare cases, serious issues may lead to renegotiation or cancellation.

We're here to guide you through this step with clarity and support, helping you respond strategically and keep the transaction on track.

Step 16: The Appraisal Process

If the buyer is financing their purchase with a mortgage, their lender will require an **appraisal** to confirm that the home's value supports the loan amount. This is a standard part of the process and typically occurs after inspections are complete.

What the Appraiser Does

A licensed appraiser visits your home to assess its market value. This is not the same as a home inspection—it's focused on valuation, not condition. The appraiser will:

- Tour the property and take photos
- Measure square footage and note layout
- Evaluate the home's location, lot size, and overall appeal
- Consider upgrades, renovations, and overall condition
- Compare your home to recently sold properties (comps) in the area that are similar in size, style, age, and condition

The appraiser then prepares a formal report that includes an estimated value, which the lender uses to determine whether they can approve the buyer's loan.

Our Role: Advocating for Your Home's Value

While we don't influence the appraiser's final decision, we do play a key role in ensuring they have accurate and relevant information. With professionalism and finesse, we:

- Provide a list of comparable sales that reflect your home's true value
- Highlight recent improvements, staging, and upgrades
- Share details about the neighborhood, amenities, and buyer demand

This respectful advocacy helps ensure the appraiser considers the most appropriate comps and understands the full context of your home's value.

What Happens If the Appraisal Comes in Low

If the appraised value is **lower than the contract price**, several outcomes are possible:

- **Buyer Covers the Gap**
The buyer may choose to pay the difference out of pocket, especially if they included appraisal gap coverage in their offer.
- **Renegotiation**
The buyer may ask to reduce the purchase price to match the appraised value. We'll help you evaluate this request and negotiate accordingly.

- **Contract Cancellation**

If the buyer has an appraisal contingency and no gap coverage, they may walk away from the deal without penalty.

While appraisal gaps are uncommon in well-priced homes, they can happen—especially in fast-moving markets. That’s why we take a proactive approach to pricing, preparation, and communication, helping you navigate this step with confidence and clarity.

Understanding the Appraisal Gap: What It Is and Why It Matters

When a buyer is financing their purchase, the lender requires an appraisal to confirm that the home’s value supports the loan amount. If the appraised value comes in lower than the agreed-upon purchase price, it creates what’s known as an appraisal gap.

The appraisal gap is the difference between the contract price and the appraised value. For example, if the buyer agrees to pay \$600,000 but the appraiser values the home at \$580,000, there’s a \$20,000 gap.

Lenders will only finance up to the appraised value, so the buyer must either:

- Cover the gap out of pocket,
- Renegotiate the price, or cancel the contract (if protected by an appraisal contingency).

Why Buyers May Need to Cover the Gap

If the buyer still wants to move forward with the purchase, they must bring additional funds to closing to make up the difference. This is especially common in competitive markets where buyers offer above asking price to win the deal.

To protect your sale price, we often negotiate appraisal gap coverage upfront, especially if we believe the offer exceeds current market value. This means the buyer agrees in writing to cover a specific amount of any shortfall between the appraisal and the contract price.

By preparing for the possibility of an appraisal gap before going under contract, we help protect your sale price and reduce the risk of delays or renegotiation. It’s just one more way we help you sell your home with confidence and peace of mind.

Step 17: Getting Through the Mortgage Contingency

A mortgage contingency is a clause in a real estate contract that makes the sale dependent on the buyer securing financing. In simple terms, it means the buyer must be approved for a mortgage before the sale can go through. If they're unable to obtain a loan within the agreed timeframe (by the **Mortgage Contingency Date**), they can cancel the contract and typically recover their deposit.

This clause gives buyers peace of mind—and it protects sellers too. It ensures that buyers are actively working to secure financing, sets clear deadlines, and helps avoid last-minute surprises that could derail the transaction.

Pre-Approval Letters: What They Really Mean

When a buyer submits an offer, they include a pre-approval letter from their lender. This letter indicates that the lender has conditionally approved the buyer for a mortgage based on a review of their financial information.

But not all pre-approvals are created equal. That's why our team takes extra steps to verify the strength of the buyer's financing before you accept an offer.

Pre-Approval vs. Pre-Qualification

A pre-qualification is a casual estimate based on information the buyer provides, such as income and debt. It's useful for early planning but doesn't carry much weight in a transaction. A pre-approval, on the other hand, means the lender has reviewed actual documentation—like tax returns, pay stubs, and credit reports—and has conditionally approved the buyer for a loan.

Our Due Diligence: Protecting Your Sale

Before you accept an offer, we contact the buyer's lender directly and ask detailed questions to confirm the strength of the pre-approval. This includes:

- What specific documents were reviewed?
- Has the buyer's credit been pulled?
- Were income and assets verified?
- Are there any conditions that could delay or derail final approval?

This proactive approach helps ensure the buyer is truly ready and able to move forward, reducing the risk of surprises later in the transaction.

Step 18: The Final Steps Before Closing

As your closing date approaches, the final details come together quickly. This is a time for coordination, communication, and careful attention to ensure everything goes smoothly. Here's what to expect—and how we guide you through each step with confidence and peace of mind.

1. Utility Notifications

You'll need to contact your utility providers to schedule final readings and service termination or transfer. This includes:

- Electricity
- Water
- Gas
- Internet
- Trash/Recycling

We'll provide a checklist with contact numbers and suggested timing to make this process simple and stress-free.

2. Fuel Tank Reading (If Applicable)

If your home is heated by oil or propane, we arrange for a reading to determine the volume remaining in the tank. Your supplier will assign a value to the remaining fuel, and we send this information to your attorney so they can include a credit to you on the closing statement. This ensures you're properly reimbursed for any unused fuel.

3. Smoke & CO Detector Compliance

Connecticut law requires a signed Smoke and Carbon Monoxide Detector Affidavit confirming that your home has functioning detectors in place. Your attorney will prepare this form, and we'll help ensure your home meets all local requirements before signing.

4. Meeting with Your Attorney

You'll meet with your attorney (or their paralegal) before the closing date to sign your documents. These typically include:

- The deed
- Smoke/CO affidavit
- Settlement statement
- Any additional disclosures or certifications

You do not attend the buyer's closing. Your attorney represents you and handles all legal and financial matters on your behalf.

5. "Clear to Close"

The buyer's lender will issue a Clear to Close, which means all underwriting conditions have been satisfied and the loan is ready to fund. This is a critical milestone that confirms the transaction is on track and the buyer is financially prepared to close.

6. Final Walkthrough

The buyer will conduct a final walkthrough, typically 24–48 hours before closing. This is their opportunity to confirm:

- The home is in the same condition as when they made the offer
- Any agreed-upon repairs have been completed
- No new issues have arisen

It is expected that the home be in "broom swept" condition—meaning all personal belongings are removed, and the home is clean and tidy, with floors swept and surfaces cleared. This is not a professional deep clean, but it should reflect care and respect for the new owners.

7. Key Transfer

We release the keys only after your attorney confirms that:

- The buyer's funds have been wired and received
- Your proceeds have been deposited into your account

This final verification ensures that everything is complete and secure before you part with possession of your home.

The Professionals Behind the Sale

At Forevermore Homes, we understand that selling your home is more than just a transaction—it's a significant life transition. But with the right team, it can be a smooth, well-orchestrated experience that brings clarity, confidence, and peace of mind.

Every aspect of your transition revolves around the timing of your real estate listing. That's why your Forevermore Homes SRES® (Senior Real Estate Specialist) serves as your single point of contact, managing every detail with precision and care. From the moment you decide to sell, your SRES® brings in trusted professionals at the right time, ensuring that everyone works in concert toward your successful sale and move.

- **Buyer's Agent**
Represents the buyer's interests and manages their side of the transaction. We work collaboratively with them to ensure a smooth process.
- **Seller's Attorney**
Prepares the deed, reviews closing documents, and represents you at closing. We stay in close contact to ensure everything is accurate and timely.
- **Buyer's Attorney**
Protects the buyer's legal interests, reviews title, and coordinates with the lender. We communicate with their office to resolve any issues quickly.
- **Lender**
Handles the buyer's financing, including underwriting and issuing the "clear to close." We monitor progress and help resolve any delays.
- **Home Stager**
Helps present your home in its best light to appeal to buyers. We coordinate staging consultations and implementation.
- **Landscaper**
Improves curb appeal through lawn care, planting, and exterior clean-up. We help identify what's needed and coordinate services.
- **Handyman or Contractor**
Handles repairs, touch-ups, or upgrades that improve marketability. We help prioritize projects and manage scheduling.
- **Cleaning Crew**
Provides deep cleaning before photos, showings, or closing.

- **Home Inspector**
Assesses the home's condition for the buyer. We coordinate access and help you understand and respond to findings.
- **Septic/Well Inspector**
Evaluates private systems, if applicable. We help schedule inspections and interpret results.
- **Appraiser**
Confirms the home's value for the buyer's lender. We provide supporting data and ensure access.
- **Senior Move Managers**
Specialize in helping older adults downsize, organize, and relocate with compassion and efficiency. We connect you with trusted professionals who understand the emotional and logistical aspects of this transition.
- **Estate Sale Professionals**
Help you sell valuable items you no longer need. We refer experienced teams who can manage pricing, staging, and sale logistics.
- **Movers**
Handle the physical relocation of your belongings. We help you choose reputable movers and coordinate timing with your closing date.
- **Junk Haulers**
Remove unwanted items and debris, whether it's a full clean-out or a few bulky items.

Our Role: The Coordinator

Confidence comes when you see your team working seamlessly and in concert with each other. You'll have peace of mind when every milestone is achieved on schedule and within budget. Our team:

- Identifies which professionals are needed
- Schedules and oversees services
- Communicates with all parties in a collaborative fashion
- Tracks deadlines and paperwork
- Troubleshoots issues before they become problems
- Keeps you informed and supported throughout

This meticulous planning and execution leads to a successful outcome—the highest sales price for your home with the least stress possible.

Creating an Action Plan

Selling your home is a major life transition, and success begins with a clear, customized action plan and timeline. This plan is more than a checklist—it's a strategic roadmap that keeps everyone aligned, accountable, and moving forward with confidence. Having a well-structured plan helps reduce stress, avoid delays, and ensure that every detail is handled with care.



What Should Your Plan Include?

- **Each task** involved in preparing, listing, and selling your home
- **Who is responsible** for each task
- **Target completion dates** to keep everything on track

We recommend reviewing the plan weekly with your core team—and even more frequently in the final weeks leading up to your move and closing. These regular check-ins help prevent last-minute surprises and ensure that nothing falls through the cracks.

Why Moving Before Listing Can Be a Game-Changer

If it's financially feasible, we recommend you consider moving out before listing your home. This approach offers several key benefits:

- **Minimizes disruption:** You won't need to tidy daily or vacate for showings, inspections, or appraisals
- **Improves presentation:** Homes often photograph better once personal items are removed
- **Enables professional staging:** Neutral furnishings appeal to today's buyers and help your home stand out
- **Streamlines repairs and cleaning:** Contractors and cleaners can work freely without disrupting your living space
- **Supports emotional well-being:** You can begin settling into your new home without juggling two major life events

This strategy creates a smoother, more dignified experience—especially for senior homeowners—and often leads to a faster sale at a higher price.

The Role of a Professional Move Manager

A Senior Move Manager is a specialized professional who helps older adults plan and execute a move with compassion, efficiency, and expertise. Their services go far beyond packing boxes—they provide emotional support, logistical coordination, and hands-on help tailored to your unique needs.



What a Move Manager Can Do:

- Help you sort, organize, and downsize belongings
- Create a floor plan for your new home to ensure everything fits comfortably
- Coordinate packing, moving, and unpacking
- Arrange for donations, estate sales, or junk removal
- Provide emotional support during what can be a deeply personal transition

Reasons to Use a Professional for Downsizing and Moving

- **Expertise:** Downsizers have special skills to efficiently sort and categorize items.
- **Objectivity:** They provide an impartial viewpoint to help you make difficult decisions.
- **Time Saving:** They can complete the downsizing process faster than doing it alone.
- **Stress Reduction:** A professional can manage the process and provide support.
- **Injury Prevention:** You won't be tempted to lift something heavy and their organization reduces fall hazards.
- **Network of Contacts:** Professionals have cultivated a network of trusted contractors for moving, junk removal, and more.

Why Coordination Matters

Close coordination between your Forevermore Homes SRES® and your Move Manager is essential. Together, we:

- Align your move timeline with your listing and closing dates
- Ensure contractors, stagers, and cleaners are scheduled at the right time
- Keep communication flowing so nothing falls through the cracks
- Help you stay focused, supported, and informed throughout the process

This partnership ensures that your transition is not only well-managed—but also respectful, empowering, and tailored to your needs.

Understanding Agent Compensation

At Forevermore Homes, we believe in transparency and value. By the time you reach this section, we hope you've seen the depth of care, strategy, and professionalism we bring to every listing. Our goal is to earn your trust—and your confidence that we're worth every penny of the compensation you choose to offer.

Commission for Your Listing Agent

When listing your home for sale, you have the flexibility to decide the commission percentage you'll pay your listing agent. Commission is **not a set amount** and is always **negotiable**.

As your listing agent, our compensation covers the full scope of services we provide to:

- **Prepare** your home for market
- **Price** it strategically based on data and buyer behavior
- **Market** it across multiple platforms with professional-grade tools
- **Manage** the transaction from start to finish, including negotiations, inspections, and closing coordination

This is not just about putting a sign in the yard—it's about delivering results with care, precision, and peace of mind.

Offer of Compensation to the Buyer's Agent

In addition to the listing agent's commission, you also decide whether to offer compensation to a buyer's agent. While it's not mandatory, offering a competitive commission to the buyer's agent can significantly increase your home's visibility and appeal.

Here's why:

- Buyer's agents are more likely to show homes that offer compensation
- More showings often lead to stronger offers
- Competitive compensation can result in a faster sale at a better price

The buyer's agent plays a critical role in the transaction—guiding their client, writing the offer, and managing their side of the process. A good buyer's agent expects to be compensated fairly for their work.

What Happens If You Don't Offer Buyer Agent Compensation?

If you choose not to offer compensation upfront, buyers may:

- Make their offer contingent upon you paying their agent's commission
- Reduce their offer by the amount they need to pay their agent out-of-pocket

In the end, whether you offer the commission proactively or the buyer builds it into their offer, the cost of the buyer's agent commission almost always comes out of your proceeds. Offering it upfront can give you a strategic advantage—making your home more attractive and reducing friction during negotiations.

Conclusion: Your Journey, Your Peace of Mind

Selling a home—especially one filled with years of memories—is never just a transaction. It’s a transition, a turning point, and often, the beginning of a new chapter. Whether you're downsizing, relocating, or making a move to better support your lifestyle, this workbook was designed to guide you with clarity, compassion, and confidence.

Our team understands the emotional and logistical complexities that come with selling a home later in life. That’s why we’ve built a process rooted in empathy, expertise, and excellence—so you never have to navigate this journey alone. From preparing your home to managing every detail through closing, we’re here to ensure that your experience is smooth, respectful, and tailored to your unique needs.

As you reflect on the information shared, we encourage you to take your time, ask questions, and lean on the professionals who are committed to your success. Whether you're ready to take the next step or simply exploring your options, know that you have a trusted resource in us.

Your home tells a story. Let us help you turn the page with confidence and peace of mind.

To give you a sense of what’s possible, we invite you to hear directly from families we've had the privilege to serve. Their journeys are a testament to the care, dedication, and results we strive to deliver every day.