



Downsizing for Top Dollar System

A GUIDE TO FIXING UP A HOME THAT NEEDS SOME WORK AND SELLING FOR TOP DOLLAR

Zach Entwistle



YOU'VE LIVED IN YOUR HOME FOR MANY YEARS. IT HAS BEEN A GOOD HOME.

Your walls are lined with photos of all the memories you've made while living here.

This is the house where your daughter met her high school sweetheart who is now the father of your grandchildren. This is the home where you went to bed listening to your son playing with his friend downstairs for countless sleepovers. This is the home where you hosted the family birthday parties and exchanged gifts and laughed until it felt like you couldn't breathe. This is the home where you decorated for Christmas every year putting up not just the lights but all the extra decorations. You bought this home as your forever home and it has served you well.

And while it served you said it would be your "forever home" when you bought it, you realize the time is fast approaching you need to simplify. Maybe your hips are finally getting to a point where stairs are not as easy as they used to be. Maybe the yard, which you used to love caring for, has gotten too much to handle. Or maybe you're at a point where you want to simplify your estate for your loved ones. You know it's time to get some help and a lot of your net worth is tied up in your equity.



Over the years, you have enjoyed taking care of your home but now things have slipped. And if you're being honest, the home is feeling a little tired. You know that the carpet and paint are yesterday's styles. And more than that, there are things that haven't been right for a long time. The deck has rotten boards and is not safe to walk on. The furnace could really use at least a tune up or maybe replaced all together. You know what needs to be done but you don't have the energy, cash, or contacts anymore to get it done.

You're thinking of just offloading it and selling it as-is but you know that with some elbow grease and updating, the home could bring in a lot more money which can pay for the rest of your years. The problem is, you don't have the \$20,000-30,000 liquid cash, to make the needed repairs.

THIS IS WHERE MY DOWNSIZE FOR TOP DOLLAR SYSTEM COMES IN.

We take the guesswork out of everything. Emotionally, financially and physically, we help you every step of the way. We'll work together to figure out what needs to be done, then lend you the money at zero interest to make the needed repairs. Here's how it works.



DOWNSIZE FOR TOP DOLLAR SYSTEM



STEP ONE:

ASSESS THE SITUATION

Typically, the process starts with me coming out to the house to talk. I realize that this decision is a big one and you are looking for options, not a hard sell.

We talk about your options. You might sell in a few years or a few months. You might keep the home as a rental or sell it. If you do sell it, you might want to put it on the market or sell it to a family member off market.

If you are thinking of selling, we talk about timeframes and what the process would look like. We also discuss where you'll be going next. Maybe you plan to move in with family. Maybe you plan on buying a small condo here in the area. Maybe you want to move to Arizona or Florida where the cost of living is less and your dollar stretches further.

During the initial meeting, I will generally take a walk through video that my team and I will reference as needed. This way, if you call me 3 months after our meeting to discuss painting the second bedroom, I won't have to rely on my memory but can just look at the video.



DOWNSIZE FOR TOP DOLLAR SYSTEM



STEP TWO:

HAVE THE HOME PRE-INSPECTED

When you are about 3 months out from selling the home, we will have the home pre-inspected. It's important to further understand what else might be wrong with the home. We want to look at everything from the roof, the crawl space, sewer line, septic system, well, plumbing and electrical systems. We figure out what is broken, what is causing the home further damage, and what could affect the home's ability to get financing.

Without this deep dive, we might not know about a plumbing leak in the crawlspace. There might be rodents in the attic. The roof might be close to failing. There might be a crack in the sewer pipe.

By having this information upfront, we will be 1 step ahead of the buyers. Otherwise, we could be at the mercy of buyer's inspectors. If they find issues, they could beat us up on price after they get the exclusive right to buy the home.

We also look at your home cosmetically and think about cost effective ways of upping the sales price without breaking the bank. This could include new flooring, new paint, painting the cabinets and removing and replacing the cabinet hardware.



DOWNSIZE FOR TOP DOLLAR SYSTEM



STEP THREE: **SUPERVISE REPAIRS/CLEANUP**

Now that we know the complete situation with the house, we can get to work on the home. If you have already moved out of the area, we will coordinate these repairs for you.

This includes making needed repairs, updating cosmetic issues like flooring, paint and landscaping as well as helping you declutter the home. We have contacts in the estate sales arena that can help get market value for any furniture/home goods you and your family don't want to keep. Anything left over from the sale can be donated so you can get the tax credit.

All of this work is done at cost with complete transparency. For instance if we decide together to remove and replace your carpet, you get to see the bid from the carpet company before we authorize work. If you have a friend you would like to do the job or want to shop it around, that's fine. We don't profit from the contractors. You pick who you want to do the work, we pay for it, and you pay us back from the equity at escrow.

We only get 1 chance to get in front of the parade of buyers who are looking for a home like yours. If we are not ready, then ready to go buyers will pass your home over. By doing all the legwork up front, you are setting your home up to get top dollar!



DOWNSIZE FOR TOP DOLLAR SYSTEM



STEP FOUR:

PUT THE HOME ON THE MARKET

The home is ready! After all the work you have done to the home, it's time to tell anyone and everyone! We love telling the story of the home and all you've done to make this property worth top dollar.

We'll figure out our final list price and tell the world! We do this in various ways. We have a professional sign installed and have color flyers made. We make sure my Realtor colleagues tell their buyers. On the electronic side, your home is advertised on many websites. We also promote it through Facebook and Instagram.

Now we wait and let the market do its thing. We give it a minimum of 4 full days for buyers to submit offers and get nervous that their offer might need to be stronger. Before you can accept an offer, we first summarize each offer to 1 page. That way, you don't need to look at each 20+ page offer, page by page. Instead, you can see them all together! This lets you pick the BEST one!

Our hard work has paid off and you've got an accepted offer that you're happy with in your hands.



DOWNSIZE FOR TOP DOLLAR SYSTEM



STEP FIVE: **CLOSING**

At this point, we want to make sure the offer closes on time. We will be reaching out to you at least 3 times each week to make sure all is in ship shape. And if we do find a snag, we will find it and work on it faster than many realtors because we review each transaction so often.

We'll make sure the Buyer's lender has everything they need in order to loan on this home for our final sales price. We can't guarantee that the value will come in at the offer price but we will do everything in our power to influence it to get you the highest value!

After helping over 500 families with their real estate transactions, I've seen more than my fair share of things that can go wrong with the deal. I put all that work for you to help ensure as smooth a process as possible! And it has. You are ready to close the chapter on your family's loss. Even if you're out of state, we'll be sure to keep in touch.

JUST IMAGINE...

- You're in a much more manageable home and closer to care, and have funds to pay for that care. You're sleeping easier knowing that all those home projects are now somebody else's responsibility. Your loved ones don't have to worry about how to pay for your care or have to deal with selling your home when you pass.
- The home has been sold converting home equity into cash...and you can get on living. Maybe you are finally taking that long anticipated trip or that cruise around the Mediterranean that you've always wanted to do. You're connecting with new friends. Watch out world, here you come!



DON'T JUST TAKE MY WORD FOR IT...

Zach lent us over \$13,000 for repairs, carpet and painting. It really helped us transform the house! His team's level of communication and outline of the entire process helped the selling the home go smoothly. We strongly recommend working with Zach and his team!

- Matt & Courtney Austin ★ ★ ★ ★ ★

The house we were selling needed a ton of work. The furnace needed to be replaced. There were numerous plumbing issues. And the house needed a cosmetic facelift. Zach's team coordinated the entire process with us being out of state and made it so much less stress.

We thought selling a home long distance would be really difficult and it wasn't due to all the checkins. We didn't have to fly there once! They handled everything! By him fronting over \$20K, it made things so much easier!

If you are in the market for a stress free process in selling or buying a home, we recommend Zach!

- Paula Battle ★ ★ ★ ★ ★

We recently sold our home with Zach and his team. In getting ready for the sale, there were some items that needed repair. Zach fronted the money for those things (including carpet and new paint) because we didn't have that money at the time. Having an agent that does that really took a lot of stress off us. When you think about putting a home on the market, there is a lot to do. The stress is how do we pay for that? Because of those improvements, we sold our house for way over listing price!

- Julia Nausley ★ ★ ★ ★ ★



ABOUT ME:

When I got into real estate in 2003, it was easy. There were so few Realtors and so many people buying and selling. I felt like I was a natural. Here I was, a brand-new agent and selling homes left and right. I felt like I had the golden touch... everything I touched turned to gold! After only a few years of this, life was great. I had an assistant, a stay-at-home wife and a 1-year-old. We felt on top of the world.

Then 2007 happened and the bottom fell out. The housing market I had come to rely on was in shambles.

Overnight, my income took an 80% pay cut. I had gotten so complacent with the hot market. The best analogy I have is to imagine a fisherman who rows their boat out into the water. The fish jump into his boat and he comes home thinking he is a great fisherman. That was me! I never put a line in the water. The problem is... when the fish stop jumping, you don't catch any fish.

During this time, we accumulated over \$100,000 in credit card debt. We were expecting our second child and I was freaked out! A few years later, my marriage started going downhill. It went from bad to worse.

It wasn't easy, but we were able to save our finances by paying off all the debt. We were not as successful with the marriage. After years of individual and couples therapy, we separated and fully divorced a few years ago. I've learned a lot about myself during this time.

It's been a journey. With real scars. Battle wounds. With all that under my belt, I learned how to have real conversations with clients. People don't move because moving is fun. People move because life happens. New jobs, growing families, divorce, death of a loved one.



You want someone who has been there and can walk you through it without judgment. Anyone can be an order taker. It's easy to be a yes man. You don't need that for the biggest financial asset you have.

You need someone who's willing to ask the hard questions. To give you sound advice. You're moving somewhere you're not familiar with. It's important you have someone you can trust with your biggest asset. So that you are squared away when things are good but more importantly, when things get hard.

I'd love to start that conversation with you.

IF YOU WANT TO TAKE THE NEXT STEP, BOOK A STRATEGY CALL WITH ME TO DISCUSS YOUR SITUATION.

Click here to chat with me in Facebook Messenger
or call me at (253) 820-9808.



CLICK HERE TO
START CHAT IN FB
MESSENGER