

THE WATERS GROUP



Seller's Packet

{YOUR GUIDE TO SELLING YOUR HOME}

THEWATERSGROUPNM.COM



About Me

Sales and business have motivated me for as long as I can remember. From a very young age I remember getting excited when I had the opportunity to sell something, from Girl Scout cookies to the kits I carried door to door to peddle wares for various fund-raisers in school. My parents taught me to value hard work and to love business, and it stuck from my very first job after high school.

I was born and raised about 30 miles from Clovis. Growing up and into my adult years, Clovis was the “city” to go to for shopping, dining, and playing. I moved to Clovis in 1997, but even prior to moving to Clovis, I owned a retail store here from 1986 to 2012. From 2003 to 2014, I also was a partner in the Java Loft, a local coffee shop. As you can see, I am invested in this city.

I began selling real estate part time in 2006. After closing my retail store, I transitioned to full time and am a Qualifying Broker with Town and Country Real Estate. I truly love the life I have here in Clovis. I enjoy spending time with my husband, Dr. Jack Waters, and I always look forward to seeing my 3 kids, 2 in-laws and 8 grand kids anytime we can. I love being Grammy Tammy! In addition to being a realtor, I serve on the Board of Directors for Matt 25 Hope Center as well and have served as past President of the Clovis/Curry County Chamber of Commerce. I am a past President and current member of Clovis Rotary Club. I’m also serving as 2018 President of Clovis/Portales Association of Realtors.

Clovis and its citizens hold a special place in my heart. If you’re looking to buy, sell, or invest in Real Estate, I’d love to be your trusted local contact as well as your Realtor!

I can’t be everybody’s Realtor, but I’d love to be yours!

Tammy Waters

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About Me

Meet HP Cargile--one of the new brokers with the The Waters Group at Town and Country Real Estate. Only a few years after graduating from high school in Logan, NM, HP learned a life lesson when he purchased his first home. Not only did he underestimate the importance of home ownership, but he also developed a love of real estate. Throughout his 45 years, he has been on both the selling and purchasing sides of real estate. He also has a passion for helping others make their dreams come true by making that first purchase, maybe flipping a house for resale, or just securing a vacation home.

HP is a native to Eastern New Mexico. He was born in Hobbs, NM where he spent the first 11 years of his life. From there he and his family made the move north to Tatum, NM where his mom and dad opened an automotive business. After 5 years they decided to make another change and moved to Logan, NM. HP graduated from Logan in 1992 and quickly made the move to Lubbock where he purchased his first home.

Currently, HP, his wife, and their two kids, Kinlee and Levi live in Melrose. They are active members of The Melrose First Baptist Church. HP also serves on the Village of Council as a Councilman.

A lot of people ask HP what his name means. It does not mean Hewlett Packard or Hockey Puck, but Hulin while the P is just an initial. He is proud of his name because he is named after his grandfather. He has earned the nickname of Horsepower by his family. So, if you are looking for that next house to call home or you are ready to sell, remember the name HP. He is ready and willing to listen and gain an understanding of your wants, desires, and needs. HP will work diligently while still maintaining integrity and honesty for his clients.

HP Cargile

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About Me

With nearly 40 years of public service, I have worked in retail, home furnishings, education, interior design, and now **REAL ESTATE**. When my husband, Doug, and I started Brooks Interiors in 2006, our primary goal was to have a thriving design business. Years later, that dream hasn't changed. Doug builds custom furniture & cabinets and he is a Home Inspector. We sell window treatments: blinds, shutters, shades, and custom draperies. As your **Associate Broker**, not only can I find the perfect house for you and your family, but

I can transform it into the home of your dreams.

Having been in Clovis since 1991, I am established in the community and I'm actively involved in various community events. Currently, I serve on the Board of the Clovis Chamber of Commerce and support local non profit agencies: Salvation Army, Hartley House, and the Pregnancy Resource Center.

I've been voted Best of Clovis in Interior Design consecutively since 2007. I have tackled everything from a One Day Makeover, residential bathroom/kitchen remodels, to completely re-designing commercial banks. Through this process, I've met an exponential number of great people that I'm proud to call friends. They've been wonderful in helping me grow my design business to what it is today, and **Real Estate** is proving to follow the same model.

Latriece Brooks

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About Town and Country Real Estate

Town and Country Real Estate specializes in Residential, Commercial and Farm and Ranch listings. Agents within our firm are licensed in New Mexico, Texas, and Colorado. We offer ranches for sale in New Mexico, Texas, and Colorado and commercial property for sale in Clovis and Roswell, New Mexico. We also market high-end residential properties in the Clovis area. As the preeminent real estate professionals in our community with 40 years in business in the Clovis area, we are dedicated to providing the finest service available while breaking new ground.

Because the real estate industry is becoming more sophisticated and challenging every day, you need a professional that understands the industry and is positioned to stay ahead of the game. Our brokerage specializes in tenant and landlord representations, investment sales, 1031 tax deferred exchanges, sale-leaseback transactions, build-to-suit options, site selection, demographic reports, and in depth financial analysis.

We go the extra mile to help you achieve your goals. That's why we constantly research the market and property values so your property is priced effectively from day one. We also make sure the public knows your property is for sale by using innovative advertising and marketing techniques to attract potential buyers. Town and Country Real Estate was built on the principles of honesty and integrity. The philosophy of placing our customers' needs above all else has and will continue to ensure our success. Extensive references are available upon request.

How I'm Paid

\$200,000 Selling Price X 6% Commission =
\$12,000.00 Total Commission Owed



\$6000 to agent who lists home \$6000 to agent who finds buyer

Even though each agent receives a total commission of \$6,000, they are responsible to pay a portion of that to their brokerage, which can be as high as 50%.

Services I Provide

WHEN IT COMES TIME TO SELL YOUR HOME you want the best price and the most favorable terms. There are countless marketing choices, along with legalities and details that go into a sale. When I market your property, you receive my customized approach personalized just for you. I will support you in all facets of marketing from preparing your house to sell to print and Internet advertising. I am a licensed experienced professional with specialized skills. Here is a list of services I will provide for you during the selling process:

- Conduct Initial Walk-Thru and Seller's Goal Interview
- Complete Market Analysis of home including current Market Trends
- Customized Marketing and Communication Plans
- Implement the Marketing Plan and Share Initial Showing Feedback
- Screen and Interview Buyers
- Arrange for Showing Appointments
- Receive and Personally Present Offers
- Assist with Negotiations
- Review and Explain the Formal Sales Contract
- Ensure Satisfaction of Contract Contingencies & Timelines
- Coordinate Appraisal, Structural/Engineering Inspections
- Oversee Mortgage Approval Process
- Coordinate Signing Appointment and Attend with Clients
- Coordinate Final Walk-Thru Inspection

Marketing

Online Advertising

The latest research shows that 90% of home buyers begin their search online.

- Professional Photography
- Listed on my website and real estate office website: thewatersgroupnm.com and clovisnm.com.
- Online Virtual Tour
- Realtor.com, Trulia.com, Zillow.com and many more national home search websites

Print advertising

- Custom made, professionally designed full-color flyers and marketing pieces
- Full Color Photography

In person & on-site

- Full-time access to me—including weekends and evenings
- Broker's Open & Agent Tour
- Town and Country yard sign
- Coordinated showings

During the sales transaction

- Personally present all offers of sale to you (or by email if desired)
- Negotiate terms of the offer on your behalf as you direct
- Coordinate all aspects of the closing from ordering title to setting up your signing appointment

After You Receive an Offer

Most states have a very buyer-friendly contract process meaning the buyer will have several opportunities to terminate the sale prior to closing. However, once the seller signs the contract, they typically do not have an opportunity to terminate the transaction. For this reason, it is critical that you clearly understand – and are in agreement with – the final terms of the contract. It is my job as your listing agent to explain the terms of the contract and all the implications associated with those terms. I will help you plan and negotiate adjustments as needed.

Once an offer is written, the buyer's agent (also called the selling agent) will deliver this offer to me (the listing agent). Some selling agents prefer to present their offer in person; most will deliver it via email or fax. Regardless of how the offer is received, I will need to review the contract. Typically, your time limit for response is anywhere from several hours to several days. I can advise you as to whether the allotted time is reasonable for this market. When reviewing the offer, some of the key points you'll want to consider are:

- Purchase price
- Financing
 - Down payment amount/percentage
 - Type of loan (conventional, FHA, VA)
 - Closing cost requests
- Inspection clauses
 - Hazardous materials (asbestos, lead-based paint)
 - House
 - Sewer line
 - Septic / drain field
 - Well
- Title reviews
- Closing date
- Buyer's possession date

As a seller, you have three options upon receipt of the offer.

1. Accept the offer as written
2. Counter the offer on those terms and conditions which are not acceptable to you
3. Do not respond to the offer

After You Receive an Offer Continued...

Acceptance of the offer as written puts the buyer and seller in a position of mutual acceptance and is the trigger for counting the days for the purposes of deadlines. A counteroffer from the seller to the buyer allows the buyer a specified period of time to accept the seller's offer after which point the offer expires with no contractual obligation on the part of either the buyer or the seller. Upon receipt of a counteroffer from the seller, a buyer has the same options as those available to the seller when reviewing the original offer – acceptance of the offer written, a counteroffer, or a decision not to respond to the offer. The number of counteroffers made between buyer and seller are limited only by the interest of the parties to continue to negotiate toward an agreement.

Not responding at all to an offer is always an options, although not typical. Usually a lack of response indicates a feeling on the seller's part that the offer is simply too low in price or too unacceptable on some other term to merit attention.

I will provide guidance as you review offers and can assist you in determining if the terms and conditions offered are appropriate for this area. Ultimately, with my help, you will be in a position to determine the response to the buyer that will get your home sold on mutually agreeable terms.

What to Ask Other Agents

If you are talking to other Realtors, here are a few suggested questions to ask to help you make your decision:

1. How long have you been selling real estate?
2. Do you specialize in any particular area or client type?
3. Are you a full-time Realtor?
4. How do you customize the selling process for your clients?
5. What does your marketing plan look like?
6. How do you keep your sellers informed during the process?
7. How do you handle the details of your transactions?

FAQ

Many sellers do not fully understand the selling process and the role a real estate agent plays. Here are some of the most often asked questions agents receive from sellers.

What is a “listing agreement?” A listing agreement is a document which lays out the contractual terms between the seller and the agent who will be listing the property.

Who pays the buyer’s agent? The seller is responsible for paying commission for both the listing agent and the buyer’s agent. Commissions are typically paid only at closing out of the proceeds of the sale of your home.

What is a “dual agent” and do you practice dual agency? Dual agency refers to the practice of the single agent representing both the buyer and the seller during the real estate transaction. When an agent acts in a dual capacity, they owe the same fiduciary responsibility to both parties. New Mexico’s purchase agreement details the responsibilities of buyer’s agents, seller’s agents, and dual agents. Sellers considering the use of a dual agent should pay particular attention to the difference in responsibilities when an agent acts as a representative of both the buyer and the seller.

When an experienced, competent agent undertakes the responsibility of acting as a dual agent, the agent no longer acts as an advocate for one party or the other. Rather, the agent becomes more of a mediator. In theory, because the agent knows the details of each party’s bottom line, the agent can negotiate a solution that will please both parties.

What type of information will my agent need from me? To do the best job for you, your agent will need the best information you can provide. This would include such things as:

- Your financial goals regarding the sale of your home
- Willingness to listen to your agent’s advice
- Flexibility in accepting terms and conditions
- Preferred timing for a sale
- Disclosure as to any defects the property may have
- Details about the positive aspects of the home

FAQ Continued...

How does an agent figure out the asking price? Your agent will do what is called a Current Market Analysis of CMA on your home. This typically includes evaluation of recently sold homes in your neighborhood that share similar attributes to your home. It should also include information specific to the market trends in your area.

How will an agent market my home? Every Realtor has their own unique style for marketing a home. We will discuss how your property will be marketed during the listing process.

Can't I just sell my house by myself? Of course. Historically, many sellers sold as For Sale By Owners (FSBOs). Back in the day, buyers would get in their cars and drive around for hours on end to locate a property. With the advent of the Internet, Multiple Listing Services (MLS) are the ultimate source of property information. Having your home listed by a real estate agent vastly increases your visibility in the marketplace. According to the National Association of Realtors, homes sold by owner sold at an average of 16% less than those listed with a Realtor.

Pets in the Home?

A Few Tips for Selling a Home with Pets

Pets are great! Until you are trying to sell your home. Prospective Buyers often shy away from homes where pets reside, especially if they live inside the home. Here are a few ideas about how to make your home most appealing to buyers:



1 – Puppy Vacation!: If a friend or family member is willing to keep and care for your pet while your house is on the market, it is the best solution. It will keep Buyer’s focus on the property, not the pet. If long-term relocation is not an option, make sure there is a way to contain or relocate the pet while real estate agents and prospective Buyers are viewing the home. Taking the pet with you away from the home, use of crates or kennels, or a little pet-sitting by a neighbor could make all the difference in getting an offer on your home.



2 – Pet Perfume?: One of the biggest problems noted by prospective Buyers is “a funny smell” in a home. Pets can prove to be a big challenge in this area. Make sure any indoor pets are as clean as possible. Clean up any accidents and stains left by pets, and keep litter boxes cleaned out thoroughly and often. It’s a good idea to keep pet food and supplies stored in sealed containers, ideally outside the home. It might be necessary to hire a professional service to clean carpets or furniture with excessive pet stains or odors, but the cost will absolutely be worth it.



3 – Fix Fido’s “Faux-Paws”: Home-repairs are happening anyway, right? Make sure to take note of any damage done by pets, and fix those spots, too. Does your dog scratch the door to be let in or out? It might need a good scrub or a paint touch-up. Did a pet chew a cabinet door, scratch a wood floor, or leave muddy smudges on the glass door? Fix ‘em. And don’t forget the yard! Patch pet paths with sod, scoop all the poop, fill the holes if you have a digger, pick up pet toys, and make any fence repairs the pets might have caused. Make sure the cleaning and repairs are done before any prospective Buyers or real estate agents see the home.

Remember, you’re selling a home, not a pet, and little effort goes a long way in getting that Sold sign!

Service Areas I Cover

Our primary service area is Clovis, New Mexico, but we can also service surrounding areas including Portales, New Mexico.



Please **BOTHER** us!

We love Real Estate. We love closings. And we love this community.

Please don't ever think you'll bother us if you have questions like if you should sell, is it a good time to buy, what is my house worth, or anything else related to Real Estate!

No obligation. We're happy to visit and help in any way we can!

