

HOME SELLER'S GUIDE

**Selling Your House
Fast & Hassle-Free
For The Best Price**



INSIDE:
**37 Point
Home Seller
Checklist**

Welcome To The CincyBuyer.com...

Home Seller's

Guide:

Selling Your House *Fast & Hassle-Free* For The *Best Price.*

Questions? Comments? Looking to get in touch?

Our friendly, local, Cincinnati-based team is here to assist you.

Contact Us Directly:

513-299-8289

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<http://cincybuyer.com/contact/>

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HOW TO BEST UTILIZE THIS GUIDE

This Home Seller's Guide includes a lot of details about the Home Selling Process...

From deciding whether to sell your home in the first place, and whether or not to use a REALTOR®...

... to getting your home ready to sell, all the way through to the Closing Process and Title / Deed Transfer.

This means **you'll probably want to skip around.**

To make it quick & easy to find exactly what you're looking for, we've included **two robust Navigation Tools on the first pages:**

Digital Navigation Menu [pg 5]

This Navigation Menu is strictly for use when browsing this document on a computer, tablet, or smartphone.

Every individual chapter is linked to from this digital Menu, and at the end of every chapter, you can find a link back up to the Menu.

Hopefully this will help you jump right to the info you're searching for as fast as possible.

Printable Table of Contents [pg 6]

Many Home Sellers prefer something they can hold in their hands, which is why this document is also 100% printer friendly.

The more traditional, printable Table of Contents will help you find the exact page number of any specific info you're looking for.

It also provides a great chronological overview of everything you can find within the [Home Seller's Guide](#) to provide at-a-glance browsing convenience.

Quick Tip: When viewing the Printable Table of Contents on a computer, its entries function as clickable hyperlinks just like the Digital Navigation Menu.

Between these two navigation tools, our hope is you'll be able to quickly pick & choose what you need to know, quickly find it in this document, and glean valuable nuggets of information without actually having to read every single word on every single page.

And of course, always remember if you have any questions, our friendly, local Support Staff is here & happy to help!

Visit CincyBuyer.com/contact/ to reach someone online, or dial 513-299-8289 for immediate help.

NAVIGATION MENU

Introduction: From the CEO.

<u>Selling Your House</u>	<u>Get Ready to Sell</u>	<u>Closing the Sale</u>
10 Steps to Selling Any Cincinnati House	Preparing Your Home For Showings	From Offers To Contracts To Closing
What Is A Real Estate Agent?	16 Improvements to Help You Sell Faster	The Top 7 Reasons Offers Fall Through
Should You Sell w/o a REALTOR®?	How To Sell A House That Needs Work	How To Prevent Problems At Closing

Sell Your House As Is, Fast, for Cash

We Buy Real Estate As Is, Fast, for Cash	Our Simple 5-Step Cash Buying Process	Get a No-Obligation Cash Offer to Buy
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BONUS: 37 Point Home Seller's Checklist

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Introduction: From The CEO

Welcome to the **Home Seller's Guide**.

My goal in sharing this with you today is simple:

To make it easier to sell your home.

While we're local real estate investors & cash buyers here in Cincinnati, interested in purchasing your real estate directly...

We want you to make the right decision for your situation, even if that means NOT selling to us!

That's why in this 56 page **Guide**, we'll be exploring the **3 main ways you *can* sell your home via:**

1. Traditional MLS Listing with a Real Estate Agent.
2. For Sale By Owner or FSBO, Direct to the Buyer.
3. As Is, Fast, for Cash, to a Real Estate Investor.

All three options have Pros & Cons which we'll elaborate on candidly and openly.

We only want you to **sell to us if it's the right choice for you.**

Benefits You'll Find Within This Home Seller's Guide

In the *Home Seller's Guide*, you'll learn a ton about the Home Selling Process, including helpful resources like:

- Our simple, 5-step **Real Estate Cash Buying Process.**
- The 10 steps to selling any Cincinnati house.
- **20 questions to ask** your prospective Real Estate Agent.
- Pros and cons of **selling your house (or without) a REALTOR®.**
- 16 affordable improvements to help your home sell faster.
- When to skip the repairs and **sell your house as is.**
- When to **do the work** & make improvements before selling.
- Overview of the sale process, from ***Offer* to *Contract* to *Closing.***
- Helpful **negotiation tactics** to help get your home sold.
- The **top 7 reasons Offers fall through**, and how to avoid them.
- Brief on Seller's Disclosures you're **required by law to tell the Buyer.**

- **Everything that can go wrong at Closing**, and how to prevent it.
- Step-by-step overview of what it's like selling your house to us **as is, fast, for cash**.

I really hope you get a lot out of this Home Seller's Guide.

Your feedback is welcomed & encouraged!

Feel free to ***email me directly*** via the address below if you have any questions or comments on the Home Seller's Guide.

Thanks for reading.

Sincerely,

Marshall Hatfield

Founder & CEO

CincyBuyer.com

Contact Info:

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Local Real Estate Investors & Cash Buyers

As you know, we are **local Cincinnati Real Estate Investors.**

We buy all types of Cincinnati Real Estate, from Single Family Homes, to Apartment Buildings, to Commercial Property.

We work with a network of local investors, lenders, and cash buyers, so that for us, **financing is never an issue.**

We're always on the lookout for hot deals, especially those that are not yet listed on the MLS.

Before you hire a Real Estate Agent to market & list your property, save yourself the 6% commission and request our [no-obligation cash offer online here.](#)

You don't have to buy from us, but you might be surprised to hear our offer.

What Is It Like Selling to a Local Real Estate Investor?

We practice many different real estate investing strategies in the local Cincinnati market, so our buying process has a lot to do with our goal for the property.

Scenario 1: Selling a House That Needs Work.

For example, let's imagine **your property needs a lot of work, upgrades, and improvements** before it would be ready to rent or sell.

We'll probably be looking at it for a **Fix & Flip or Fix & Rent**, meaning we will also most likely be making an offer quite a bit **lower than what the property would fetch fully improved on the open market.**

The good news is, if your property needs work, **we buy in as is condition**, without having to do a million showings or inspections. We can close fast, with **no repairs or improvements required.**

Scenario 2: Selling a House in Good Shape and/or Currently Rented.

As another example, let's say your property is in great shape, **needs little to no work, and is already currently rented.**

In a case like this, we'll be more likely considering it as a Buy & Hold.

That means that for cashflowing properties that need little to no work, **we can actually pay much closer to market rates!**

This also means, if you get our no-obligation cash offer and save yourself the REALTOR® commission, you might actually **end up with more cash in your pocket selling to us, than you would listing it on the MLS!**



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Types Of Cincinnati Real Estate We Buy

As Cincinnati real estate investors & cash buyers:

- We buy houses,
- We buy apartment buildings, and
- We buy commercial real estate...

... In & around Cincinnati, Ohio.

We buy all types of Cincinnati homes & properties:

From ugly houses, to fully renovated houses, to multi-family buildings, and commercial properties.

If you've said to yourself "*I need to **sell my Cincinnati real estate - fast!***" ... then you're in the right place.

Once you've entered your info into the [Seller form on this page](#), someone from our offices will get in touch within 24 hours to discuss your property.

After that, if we're interested, we'll make you a cash offer and can close in as little as 7 - 10 days!

We Buy Houses Cincinnati

Our #1 type of property to purchase:

We buy single family homes.

We buy houses of all types, in 78 neighborhoods in & around the greater Cincinnati area.

We buy ugly houses, and we buy pretty houses in tip-top shape.

We buy vacant & empty houses, we buy occupied properties, and we buy rental properties.

When it comes to single family homes, we have the most options to make you a cash offer. That's because for houses, we consider all the following options:

- **'As Is' quick flip** to another Investor.
- **Fix & Flip**, updates, and even building additions.
- **Fix & Rent**, to improve house & rapidly boost rents.
- **Buy & Rent**, for a rental already in good shape.

We are always on the lookout for off-market Cincinnati houses to potentially buy.

If you're thinking about selling your Cincinnati house:

[Request our no-obligation cash offer to buy here.](#)

We Buy Apartment Buildings

In addition to single family homes:

We buy Cincinnati apartment buildings of all sizes...

From **2 – 200+ units!**

When it comes to apartment buildings (and commercial properties in general), the financing options for us change.

While we're still cash buyers for many properties, we can also secure better financing rates & terms for multi-family rental properties.

This means we are always in the market to purchase your Cincinnati apartment buildings, **regardless of:**

- Size,
- Current condition, or
- Current rent roll.

Whether you're looking to sell a ***duplex, triplex, or 4-plex...***

Or you have an apartment complex with ***200+ units...***

Whether you have a ***fully occupied, recently renovated*** apartment building in perfect shape...

Or an ***under-occupied*** apartment building that ***needs work...***

We are interested in potentially buying your Cincinnati multi-family property.

If you're thinking about **selling your Cincinnati apartment building:**

[Request our no-obligation cash offer to buy here.](#)

We Buy Commercial Real Estate

If you are wondering:

“How to sell my Cincinnati Commercial Real Estate fast?”

We have your answer.

At CincyBuyer, **we buy Cincinnati commercial real estate** in as-is condition, fast.

Similar to our options on apartment building purchases, when it comes to buying your Cincinnati commercial property, ***financing is never an issue.***

There are a wide variety of commercial real estate financing solutions that we can use to help strengthen the value proposition of buying your property.

Depending on several factors, we are especially interested in sellers who are planning to offload any of the following types of Cincinnati commercial real estate:

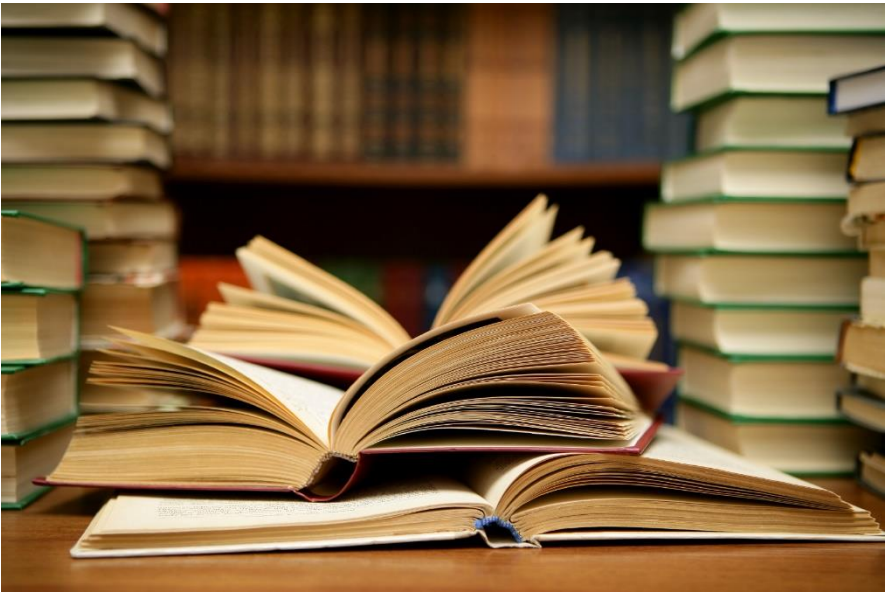
- Medical buildings
- Office buildings
- Light industrial
- Self-storage facilities
- Auto dealerships / service garages
- C-stores / gas stations
- Retail buildings / storefronts
- And many more...

When it comes right down to it, we will be happy to consider buying any commercial real estate in Cincinnati, if the price & terms are right for our team.

Obviously we cannot buy every property from everyone who contacts us, and when it comes to commercial properties this is especially true.

If you're thinking about **selling your Cincinnati commercial real estate:**

[Request our no-obligation cash offer to buy here.](#)



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Selling Your House 101

In Section One: “Selling Your House 101,” we’ll be exploring the basics of selling your house.

When it comes to *Selling Your House 101* there are some pretty obvious key components we’ll need to review.

Here’s a quick overview:

Part 1. The 10 Steps to Selling Any Cincinnati House.

From making the decision to sell, to getting your house & finances ready, to marketing & showings, to offers & final closing...

These 10 steps are practically universal when it comes to selling your house.

Part 2. What Is a Real Estate Agent?

Before you can decide whether or not to work with a Real Estate Agent, it's important to understand exactly what they are (and what they're not).

We'll go over differences between **Agents & Brokers**, Buyer's Agents, Seller's Agents, and Dual Agents, as well as a brief overview of the typical **Real Estate Agent's fees & commission structures**.

We'll also cover **5 quick tips to choose the best Real Estate Agent**, and **20 questions to ask** any potential Agent before signing a Listing Agreement with them.

Part 3. Should You Sell Your House Without a Real Estate Agent?

There are basically only 3 ways you can sell your house:

1. **With a Real Estate Agent via the MLS** (Multiple Listing Service, available only to licensed real estate salespeople).
2. **For Sale By Owner (FSBO)**, or, in other words, without a Real Estate Agent.
3. **Directly to a Real Estate Investor**, as is, fast, for cash (this is what we offer).

In Part 3, we'll give a **no-B.S. assessment of both the positives & negatives for each option**, to help you make the right choice.



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The 10 Steps to Selling Any Cincinnati House

Every time you sell a house is different, because each Buyer, Seller, date, time, and place are unique...

BUT there *are* certain practically **universal steps when it comes to selling ANY house.**

These steps include very basic ones, like:

- Actually deciding to sell your house!
- Deciding whether or not to use a REALTOR®.
- Closing the Sale & getting paid.

Other steps might not be so obvious, but are nearly as universal, such as:

- Researching your local market & comparable recent sales (“comps”).
- Getting your house ready to sell, staging, and taking pictures.

- Marketing your property & showing it to prospective Buyers.
- Conducting a Title Search to ensure the property is deeded & available for transfer.
- Dealing with negotiations, contracts, and addendums.

Below, we'll go over the 10 steps to sell basically any Cincinnati house (assuming you're going for a **Retail Sale**).

One way to **shortcut this entire process** is to **sell your house fast, in as is condition, to a local investor for a cash offer**. (This is what we provide at CincyBuyer.)

Before you do, it makes sense to consider whether a retail sale is right for you, so these 10 steps will guide you through the process.

Step 1: Establish Your Home Selling Timeline.

Ideally, you don't want to rush the home selling process.

However, if you have any external time constraints, the process might be rushed by its very nature.

For example, if you need to:

- Sell your Cincinnati house when moving or relocating,
- Sell fast because you're paying double mortgages,
- Sell an inherited or vacant home, or
- Sell a home in many other scenarios that require expedience,

Then your timeline will be of the utmost concern.

The first consideration you need to solidify:

Pick a Date By When You Need the House SOLD.

In an ideal world, with time as a luxury, you can use online tools like the [Zillow Owner Dashboard](#), [Realtor.com Seller Resources](#), and [Local Market Reports](#), to determine the best possible month & time of year to list your property.

However, if you're under a time crunch with real-world deadlines, you'll need to sell as fast as possible.

No matter what:

Do your best research to set a *reasonable date*, most likely at least 3 - 6 months out (to give time to find a REALTOR®, list, market, and sell the property).

Be realistic, set a date, mark it on your calendars, and get the ball rolling.



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Step 2: Research Your Local Market to Get an Idea of What Else Is For Sale

Before you even start interviewing Real Estate Agents and/or researching how to sell your Cincinnati house For Sale By Owner (FSBO):

Dip your toes in the local market, and **spy on what else is for sale!**

You need to ***know the competition.***

Your house doesn't exist in a vacuum, and any potential Buyer in the market will be looking at not only your house, but **on average at least 10 other homes before even making an offer.**¹

¹ Realtor.com, "[By the Numbers: Who's Buying Homes These Days?](#)"

Research what else is for sale, and **be honest with yourself** as to how your house stacks up.

Remember: your memories & experiences are attached to this **home**, but to a new prospective Buyer it's just a **house**.

Focus on nearby comparable properties currently for sale & recently sold to start coming up with a rough ballpark price of what you feel your house is realistically worth.

Step 3: Decide If You Will Be Selling With (or Without) a REALTOR®.

There are Pros and Cons to working with a Real Estate Agent.

The most obvious negative:

Price.

Working with a Real Estate Agent to sell your Cincinnati real estate means most likely paying 6% of the total sale price as a commission!

That is 6% directly out of your pocket.

However, every case is different, and depending on your circumstances that 6% might be a cheap bargain for the amount of service you'll receive.

To help you make the choice, later, on page 64, we'll go in-depth to help you answer the age old question:

Should You Sell Your House Without a REALTOR®?

If You're Going to Hire a Real Estate Agent, Start Interviewing ASAP.

In case you decide you do want to hire a Real Estate Agent:

Choosing the RIGHT Real Estate Agent is critical!

Not all REALTORS® are created equal.

You don't want to rush into hiring the wrong Real Estate Agent!

A Listing Agreement is usually **exclusive for at least 90 – 180 days**. While it does have an expiration, until that date, you are stuck with whatever Agent you've signed on with.

Some top producers offer excellent customer service & a brilliantly systematized marketing approach to get your house sold at the highest price, fast.

On the other hand, plenty of Real Estate Agents are lazy, will do little more than put a sign in your yard & list the property on the MLS...

Then will **still** pocket up to the **full 6% commission!**

That's why later, we'll provide:

[5 Quick Tips to Choose the Right Real Estate Agent,](#)

Plus, we'll go in-depth with:

[20 Questions to Ask Your Real Estate Agent \(Before Signing Any Agreement\)](#)



Step 4: Get Your House Ready To Sell!

Once you've decided to sell, and have chosen to either work with a Real Estate Agent, or sell your house directly...

You're going to need to get it ready to sell.

You have basically 3 options:

- Fix the property up to ideal retail condition.
- Make some important improvements to boost value.
- Sell the property as is.

There are reasons to consider all of the above, and in [Section 2, "Getting Your House Ready to Sell"](#) we'll be covering them in depth.

Deciding to Do the Repairs & Improvements, or Sell Your House As Is.

There are times when you'd rather not worry about the repairs...

And instead will be better off to Sell Your House As Is. The most common of which is quite obvious:

When you can't afford the time and/or money to do the repairs!

Maybe you would get more for the house if you handled the repairs or improvements, but sometimes **your time or money *right now*** is more valuable than all the investment & headaches it would take to fix the place.

We go into much more depth on the in's and out's of when to Do the Repairs as well as when to Sell Your House As Is later, when we discuss:

[How To Sell A House That Needs Work](#)

One Month Before Listing: Start Moving Out, Keep Cleaning & Decluttering.

Once you have your timeline, and are getting ready to list your house for sale...

Whether it's working with a REALTOR® or going the For Sale By Owner (FSBO) route, about one month before you actually list your house "For Sale":

Your house needs to showing-ready at practically all times, and at a moment's notice.

That means, **if at all possible, it's best to move out** at this stage.

This might mean **moving into an apartment while you shop for your new home**, or, if you're lucky, you'll be able to buy your next house and move in, before you need to sell this current house.

If neither of these are possible or feasible to you, a final option would be **moving the bulk of your own personal items into storage.**

That way, your house will be much easier to keep clean & decluttered. Plus, it will leave more open space (making your house appear bigger), and give your prospective Buyers' imaginations room to put their own spin on the house.

Quick Tip: If all of this seems overwhelming, don't forget you can always sell your house as is, fast, for cash, to a local real estate investor.

You might not get as much money for the house, but you'll also save yourself a ton of hassle & other unpredictable expenses that go along with the *preparation for and actual process of selling*.

Step 5: Listing and Marketing Your House For Sale.

Now that your house is ready to sell, you're going to need to actually **attract an interested, qualified Buyer**.

This is a very complicated process, since for most people a home is their single largest asset. It's a big purchase, accompanied by regulations, red tape, 3rd parties, and legal terms.

You'll need to keep several factors in mind when Listing & Marketing your house For Sale:

- How will prospective Buyers contact you?
- Is there a way they can find the property online?
- Where will you be marketing the Listing?
- What will you do to follow up with Buyers?
- How will you keep track of who's still interested?

These are just some of the basics you'll need to have in mind the moment you start drafting your Listing.

Choose the Right Listing Price for Your Home.

The first & most obvious choice you need to make when selling your house:

What is your Asking Price?

An **Asking Price *too high***, and you'll get little to no interest.

While many people think: "We can just lower it later," this strategy is fundamentally flawed.

The longer your property sits on the market unsold, the more people are going to wonder what's wrong with it.

A Listing with a history of price reductions, sitting on the market looks bad. Most likely you'll end up waiting around for months only to get the same amount you would've by choosing the right Asking Price in the first place.

An **Asking Price *too low***, and you'll practically be giving the place away... losing out on tens, or even hundreds of thousands of dollars.

When it comes to choosing the best Listing Price, this is an area where you'll find **no substitute for getting a Real Estate professional's help!**

Make Sure to Get Professional Quality Photographs!

A Listing with bad photographs is a Listing that will sit on the market too long.

If a picture is worth a thousand words, then 25 – 30+ high quality professional photos of your home, inside & out, are worth a 500+ page Encyclopedia to your prospective Buyer.

No matter what, ***you're going to need pictures of the property*** to properly market your home.

The better your pictures, the better your chances at finding the right Buyer, fast.

Unless you are a qualified professional photographer, this is an area worth hiring someone experienced, who can help **portray your home in the best possible first light.**



img via: [Max Pixel](#) – [CCO](#)

Step 6: Show the House & Meet With Prospective Buyers.

Now that your house is Listed for sale, ***hopefully* the interested prospective Buyers will start flowing in.**

People will find your house from your advertisements, from your signs in front of the house, and potentially from the MLS (if you're working with a Real Estate Agent).

That means **prospective Buyers will be trying to contact you in all of the following ways**, for which you'll need to be prepared:

- Phone call.
- Email.
- Visit to your house.

In addition to being ready to field communications via all of the above channels, you'll also need to **be prepared to schedule a Showing.**

You might also consider hosting & marketing some Open Houses, which presents its own set of challenges.

Avoid “Tire Kickers” by Only Showing to Buyers Who Are Pre-Approved for Financing.

One of the worst things that can happen with Showing your house for sale, is wasting time with a “Tire Kicker:”

Someone who doesn’t have the real intention or means to buy your house.

A “tire kicker” will come by, take the tour of your house, and then *tell you they’re going to think about it...*

Or maybe they’ll even make a ballpark offer (with nothing to back it up). That tire kicker’s offer is *not going to ever come true.*

One of the best ways to avoid showing your house to tire kickers, who are just there to waste your time, is to only book a Showing with prospective Buyers who **prove their financial means to buy.**

That means asking them:

“Are you pre-approved for a mortgage?”

Or are you a cash buyer?”

If their answer to both questions is “No” then your only reply will be to send them to a qualified Mortgage Lender who can get them pre-approved for a loan.

Until then, all you have is a tire kicker... **who knows if they actually can get pre-approved** for a loan to buy your house?

Step 7: Negotiate With a Prospective Buyer Till You Accept Their Offer.

Once you actually have a prospective Buyer, making an offer that is somewhat near your ballpark Asking Price...

It's time to negotiate!

Keep in mind, practically every aspect of the real estate transaction is negotiable. It's not just about the Price.

Consider negotiating on:

- Closing date,
- What's included in the sale (vs. what's not),
- Who pays for any repairs or updates,
- Contract addendums (like Inspections or Appraisals),
- Anything else you want!

While there are some aspects of the real estate transaction that are legally regulated, requiring certain standards to be met...

Most every part of the sale of your house is negotiable.

Keep this in mind, and negotiate to achieve your goals.



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Step 8: Property Under Contract or “Pending.”

Once you and the Buyer have agreed upon a price & terms, you’ll sign a Contract of Sale. Almost always:

This Contract comes with Contingencies.

Contingencies are certain conditions that must be met for the actual Closing of the sale to go through.

Contingencies are **clauses in the Contract that would allow either party to back out of the sale**, if the conditions outlined are not met.

Some of the most common Contingencies include:

- **Inspection Contingency**. If material defects are discovered during the Buyer’s Home Inspection, they reserve the right to **renegotiate the price** in light of the costs of repairs... or to make their purchase

Contingent on **you handling the repairs first.**

- ***Appraisal Contingency.*** A Buyer who is securing any type of mortgage will most likely require an Appraisal. This provides the Lender with a professional assessment of the home's value they can trust. That's why Buyers often make their offer Contingent on an **Appraisal coming in at or above their offered price.**
- ***Financing Contingency.*** Similar to the Appraisal Contingency, this has to do directly with the Buyers ability to close on financing for your property. This is why it's important to only work with pre-approved Buyers, but **there are many nuances to mortgages that can present hurdles even later stages in the process.**
- ***House Sale Contingency.*** While the Buyer ideally will be able to sell their current house before making an offer... it doesn't always work out that way. If they Buyer is selling their current home, at the same time as they're buying your home, they might make their offer **Contingent on their own home selling first.**

Satisfying all the above Contingencies can be a lengthy process.

At least 2 – 3 different professionals will need to physically visit the property (Inspector, Appraiser, others), sometimes scheduling the appointment weeks out in advance.

Then, they will still need to handle some extra research and draft professional reports to deliver to you, the Buyer, the Lender, and the Title / Escrow Company.

This period of time, where both the Seller & Buyer have *signed an agreement*, but the property has *not officially sold yet* is known as “**Under Contract**” or “**Pending.**”

Step 9: Completing Addendums / Rengotiating.

While your property is Under Contract or Pending, you’ll usually encounter some minor ... to major & severe ... hurdles & bumps in the road.

The most common issue will arise with Home Inspection Contingencies:

Home Inspectors will find problems with every home.

If you didn’t complete your own pre-sale inspection, you (and the Buyer) will probably be surprised by some of the issues the full Home Inspection uncovers.

In a high percentage of home sales, you will have to **either lower your price, or complete some repairs yourself**, to actually **satisfy a Buyer’s *Home Inspection Contingency.***

Other issues are likely to arise during this stage if your Buyer is using a bank mortgage, or, worse yet an FHA or VA loan.

Even if the Appraisal comes in at a good number, it still might take weeks to actually have it completed.

If your Buyer is using an FHA or VA loan, a separate inspector / appraiser will have to come from that organization, and might **create other stipulations you’ll have to satisfy for the Buyer to get their financing** to buy your property!

Once all addendums are completed, all renegotiations finalized, and all changes to the Contract of Sale signed, then it's time to finally go to the Closing table.



img via: [Pixabay](#) – [CCo](#)

Step 10: Closing & Settlement of the Sale!

If you've already made it through all 9 of the previous steps, and it's time to reach the Closing table for the Settlement of the sale, you're pretty much done.

At this point, your house is basically sold.

However, until the Deed is recorded, the Title doesn't officially transfer. That means, until & unless the Closing & Settlement are completed successfully...

You still **haven't *technically* sold** your house!

Later, we'll go into much more detail examining "What Can Go Wrong at Closing, and How to Prevent It," but for now just remember these 2 critical points.

#1. Work With a Reputable Title Company, Real Estate Attorney, and / or Escrow.

Depending on what type of property you're selling, what type of financing your Buyer is using, and where your property is located, **you will need professional assistance** to close the sale.

Unless you are an attorney or Real Estate Broker well versed in the Deed reporting & Title transfer process, as well as equipped to handle Escrow and Trust accounts during the Closing & Settlement, you need to work with qualified professionals who possess the experience and infrastructure to do so.

You can find a reputable local Title Company or Real Estate Attorney by asking around among local REALTORS®, or researching on AngiesList & Google.

Once you've chosen the right Title Company or Attorney to help you at your Closing, **they will guide you through to the end of the process** (and most likely will *host the Closing at their offices*).

Quick Tip: Always **buy the Title Insurance!**

For such a small price added on to the Closing, you will save yourself from potentially very costly problems down the line.

Even if you've done a comprehensive Title Search and found no issues, that's no guarantee they won't be found later, or that there was nothing pending that had not yet been reported.

Title Insurance is a cheap deal for an excellent value, and is **literally *always* worth it.**

#2. Still Follow Up With All Parties Yourself.

There's no substitute for doing your own legwork when it comes to Closing on the sale of your property!

That means calling, emailing, and texting everyone involved in the Closing the day before (and perhaps more times than that leading up to the Closing date).

Make sure everyone is **on-time** and has **all documents ready**.

Review the documents yourself to make sure everyone has signed their details correctly. **One of the most common issues at the Closing table** is missed, smudged, or incorrect signatures.

Finally, remind the Buyer to bring 2 forms of Identification to the Closing, just to be sure. This can be a simple last minute mistake that can **push the Closing back by days or even weeks** if your Title Company is especially booked.

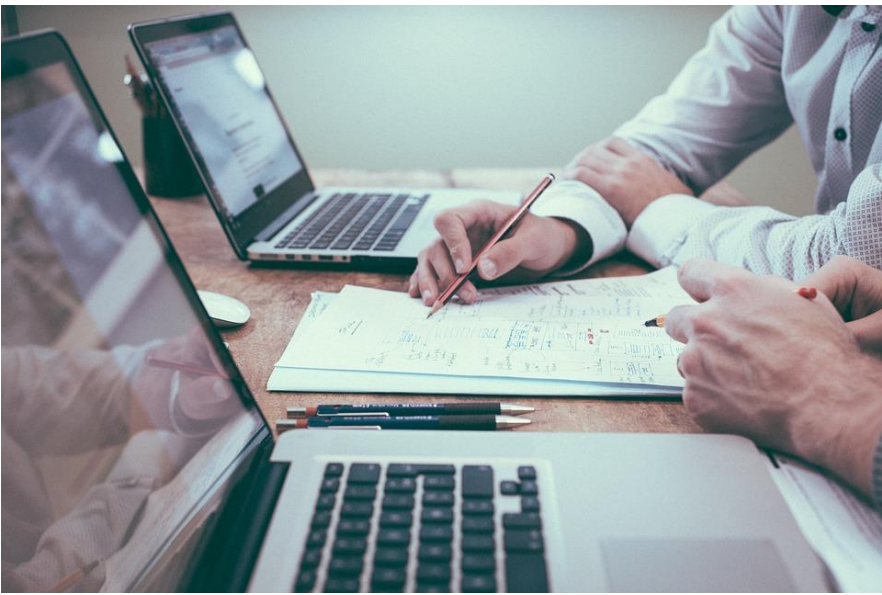
Once all this is done, congratulations:

You've Sold your House!

The Deed is (or should soon be) reported, the Title is transferred, and the Buyer now owns the property.

You should also have received your payment, either in the form of wire transfer or cashier's check, so check your accounts.

Congratulations on your sale!



img via: [Pixabay](#) - CCo

What Is a Real Estate Agent?

In the United States, a Real Estate Agent is defined as:

“A person who **acts as an intermediary between sellers and buyers of real estate**/real property...

[Attempting] to match up sellers who wish to sell and buyers who wish to buy...

Having a ***fiduciary relationship*** with his or her clients...

Typically [receiving] a payment called a ***commission*** for successfully matching a seller's real estate with a buyer such that a sale can be made...

[Assisting] owners in ***marketing, selling, or leasing*** properties...

Commonly called "listing brokers" and "listing agents"...

Seek to **market and sell or lease property** for the *highest available price* under the *best available terms*.”²

Quick Tip: A *Fiduciary Relationship* means your Real Estate Agent is required, by law, to put your interests above their own when it comes to your buying & selling of real estate.

If they don't, they will likely face sanctions or probation with their local Board of Real Estate, escalating all the way to fines, suspension, and even criminal proceedings.

In other words, a Real Estate Agent is **someone who's entire job is:**

To help you buy, sell, or lease Real Estate.

There are different types of Real Estate Agents.

These are primarily based on two main distinctions:

- Real Estate Agent vs. Real Estate Broker, and
- Buyer's Agents, Seller's Agents, and Renter's Agents

We'll briefly discuss both below.

² Wikipedia, "[Real estate broker](#)."



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Real Estate Agent vs. Real Estate Broker

While the exact terminology varies state by state, generally:

All Real Estate Brokers are Real Estate Agents, but NOT all Real Estate Agents are Real Estate Brokers.

For example, in states like Ohio or California, a Real Estate Agent will need to be active for 2+ years, having handled 20+ real estate transactions during that time, and completed an additional 10 - 20+ hours of college-level Continuing Education, before they're eligible to become a Real Estate Broker.

In that sense, a **Real Estate Broker is typically a step above a Real Estate Agent.**

Usually any Real Estate **Agent** will need to work under a **Broker**. They won't be eligible to work on their own until they receive the Broker's license.

The Broker holds the Agent's license, and is their "boss."

Real Estate Brokers may or may not actively work as Agents themselves. Some Brokers focus exclusively on managing their Brokerage & overseeing their Teams of Agents.

Either way, both a Real Estate Agent and/or a Real Estate Broker will be able to help you sell your property.

The only question is **choosing the right Agent or Broker** to represent your property!

Buyer's Agents, Seller's Agents, Renter's Agents, and More...

Many Real Estate Agents specialize in working with Buyers, Sellers, Renters, Commercial Property Owners, Real Estate Investors, and many others.

It's important to pick the right Real Estate Agent for you.

Make sure the Real Estate Agent you're considering to work with is experienced as a Seller's Agent (if you're going to hire them to help you sell your house).

Ideally they should have **experience selling comparable properties in your exact neighborhood** / location.

The Two Sides to Every Transaction: Buyer Side, Seller Side, and Dual Agency

To every real estate sale where a Real Estate Agent is involved, there are 2 "sides" to the transaction:

- The Buyer Side.
- The Seller Side.

The ***Buyer Side*** represents the Buyer in the transaction, helping them with things like finding a mortgage lender, searching for a house, viewing properties, making offers, and closing on a real estate purchase.

The ***Seller Side*** represents the Seller in the transaction, helping them with things like pricing their home correctly, researching comparables, staging & preparing the house for sale, marketing the Listing, showing the property, negotiating with prospective Buyers, and getting the sale closed.

A ***Dual Agent*** or ***Dual Agency*** means when a single Real Estate Agent represents both the Buyer and Seller Sides of a transaction.

An experienced Dual Agent can help streamline the process, not depending on any Buyer's Agents to bring along the qualified Buyer. Rather, the Dual Agent works with you, the Seller, to bring the Buyer themselves.



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Understanding the Real Estate Agent’s Commission Structure

Typically, the Buyer Side and Seller Side will “split” the **total commission (all paid by the Seller at Closing)**, each earning about half of the going local rate.

For example, in most places a Single Family Home will have *about a 6% commission to the Real Estate Agent(s)*.

When there is both a Buyer’s Agent and a Seller’s Agent in a transaction, **each will receive 3% of that commission** (adding up to the total 6%).

If an Agent represents both the Buyer & Seller (**Dual Agency**), in exchange for doing two times the amount of work they will also **typically earn the entire 6% commission**.

Sometimes, a Seller’s Agent or Buyer’s Agent might offer a discounted commission structure as well.

For example, a popular nationwide Brokerage offers 1% - 1.5% commissions to Sellers. If you listed your house with them as your Seller's Agent, the Buyer's Agent might still charge the typical 3%.

This would mean, if you use a discounted Seller's Agent, **your total commission could be in the range of 4% - 4.5% ...**

1% - 1.5% to your discounted commission Seller's Agent, and the typical 3% to the Buyer's Agent (also all paid by you, the Seller, at Closing).



img via: [qimono](#) - CCo

5 Quick Tips to Choose the Right Real Estate Agent

In case you do decide to consult with a Real Estate Agent & use their services for selling your house, **we highly recommend you shop around!**

To help you in that process, here are 5 quick tips to pick the best Cincinnati Real Estate Agent:

1. Read Their Reviews.

Sites like Zillow, Trulia, Apartments.com, REALTOR®.com, and many others are invaluable for checking past Client reviews.

- Don't stress out about a perfect 5 Star rating, focus more on total number of positive reviews. A 5 Star rating with 5 reviews should be seen as less valuable than a 4.8 Star rating with 50 reviews.

2. Check Their References.

Don't just read the reviews, actually contact their past Clients.

Find out what real people say about them, and see if their responses match your own goals & criteria.

3. Review Recent Transactions.

Have they recently sold similar houses in your area?

How long did those listings sit on the market?

How close to the original asking price did they close for?

- *Quick Tip:* You can find Recent Transaction data on the individual Real Estate Agent's page inside Zillow. Scroll down on their page to "Listings & Sales" and the Yellow dots are Recently Sold transactions.

4. Test Their Responsiveness.

Give them a few tests, or throw them a curve ball or two, to make sure they show up on time & do what they say they will.

- Professionalism is the Key. Too many Real Estate Agents are bad at consistent follow up, which is the most critical component for success when it comes to selling your house. Don't hire a slacker who can't do what they say they will, when they say they will.

5. Choose Someone You Like!

Listing your home with a REALTOR® takes a long time.

From start to finish, you might be looking at 9 - 12+ months.

You'll be interacting a lot, and'll probably even have an argument or two. Only consider working with a Real Estate Agent you like & trust.



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20 Questions to Ask Your Real Estate Agent (Before Signing Any Agreement)

1. What percentage of your Clients are Buyers, and what percentage of your Clients are Sellers?

This can be a critical first question, because it can set the whole tone of the rest of your conversation.

If you're a Seller, you need a Seller's Agent.

If you're a Buyer, you need a Buyer's Agent.

If you're talking to the opposite, or someone who is generally inexperienced with your side of the transaction, you can pretty much end your conversation here.

(Other than maybe asking for a referral to someone who will better suit your needs.)

When it comes to the percentage, you also need to consider that many Agents work as a Team, so while they personally specialize in representing Sellers, someone else working closely with them on the same Team represents their Buyers.

Agents working with this Team approach can be more efficient, and therefore this question can reveal a potentially good choice for you.

Another good sign is an Agent who represents **a relatively even portion of both Buyers & Sellers**, because it means that they are most likely often acting as a **Dual Agent**.

This means they will potentially be able to **streamline your entire home Buying and Selling process all “under one roof.”**

2. What’s the best price we can get for my house, given its location, condition, and the state of the local market? Why?

One of the most valuable contributions a good Real Estate Agent will provide is:

A keen understanding of the local market, especially **how to price your home correctly**.

Pricing your home **too high** will scare away prospective Buyers, and can let your Listing go cold. Then you’re left with little to no showings.

Even starting with a high price, but lowering it later is not a foolproof solution.

Many Buyers & Buyer’s Agents will view a house that has sat on the market for too long, and think:

“Something must be wrong with this place! Why else would it be taking so long to sell, while the Seller keeps lowering the price?”

On the other hand, **pricing your house *too low*** will mean losing money you could have otherwise put right into your pocket!

If your house sells extremely fast, with very little negotiation on price, it was probably priced too low.

One good way to avoid this is by having a qualified Real Estate Agent present you with a detailed analysis of nearby comparable properties, in what’s known as a:

Competitive Market Analysis (or CMA)

Generally made up of pages looking something like this:



A Competitive Market Analysis or CMA shows you where your home stands, compared to **nearby comparable homes that are *currently for sale*, or have *recently sold*.**

You should ask every agent you interview to present you with a Comparative Market Analysis (CMA).

Request that the CMA includes more than just a \$/sq. ft. calculation. Ask each agent for a thorough analysis of your home’s current condition and upgrades.

Watch out! Just because one Agent quotes you a much higher potential sale price than others, doesn’t mean they can actually get you that much.

Unscrupulous Agents are known to inflate the price just to get your Listing, then lower the price once you've signed with them (when nobody's buying your over-priced Listing).

Be aware that some agents can be deceitful and will inflate *their* price of your home just to capture the Listing.

Worst of all, an overpriced home will usually end up sitting on the market longer, and potentially selling for **less than it would have if it were fairly priced from the beginning.**

3. How long do you think it will take for my home to sell?

Agents should be able to give you an estimate of how long they expect it will take for your home to sell, based on the local market & comparable recent sales.

Every MLS tracks a statistic known as Days On Market, or DOM. Make sure your Agent knows the average DOM for your own local market & neighborhood.

Some Agents will give a wide open timeline to pad their quote. This doesn't necessarily mean anything bad about the Agent, but it might.

Again, **be wary of unscrupulous agents who might give you an unrealistic time frame** just to convince you to hire them – capturing your Listing only to watch your property sit on the market much longer than they quoted you!

Ask them how pricing will impact the likely Days On Market. They should be able to answer this question easily & with a well-reasoned explanation (if they know what they're doing).



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4. What are our biggest hurdles to a successful sale? Are there any improvements you'd recommend?

A good Real Estate Agent will be able to give you an idea of where and how you will be able to invest into improvements, to make more money when you sell.

It will also give you a feel for how upfront and honest they will be with you - two of the most important traits in a good Agent.

You want an Agent who will **shoot you straight, with no B.S.**, and who **isn't afraid to break the tough news** to you about what improvements need to be made.

You need someone who is going to be honest & candid.

If the Agent is too overly positive, or is afraid to bring up potential difficulties & challenges, it's possible there are other things they're trying to hide from you as well.

5. How long have you been an active Real Estate Agent?

While you don't need to only work with Real Estate Agents who have been in business for over 20 years, a lot of experience with a positive track record is invaluable.

Even freshly licensed Agents can be very valuable in many respects, as they tend to have more time to focus on you.

Sometimes top producers with 20+ year track records can also be the busiest...

With too much on their plate to concentrate on selling *your* house.

The bottom line?

Sometimes the best Agent for you is not the one with the most experience, but the one with the **most relevant recent track record.**

Agents learn on the job. The more sales they have completed, the more they know.

But not every real estate sale is the same.

Sometimes 2 – 3 recent sales in your neighborhood of similar properties can be more valuable than 30 sales of totally different types of properties in drastically different locations.



6. What are the top three things that set you apart from other Real Estate Agents?

A good agent won't hesitate to answer this question, and confidently.

They will be ready to list off why they are best suited for the job.

Everyone has their own standards, but some of the most common traits & qualities sellers say they are looking for include:

- Honest and trustworthy
- Assertive and upfront
- Excellent negotiators
- Available by phone or e-mail
- Good communicators
- Friendly
- Analytical
- Knowledgeable

If the agent you hire meets the majority of these qualifications, consider working with them.

These truly are some of the best qualities that a good Agent can have.

7. How many current & recent listings do you have in this neighborhood's area?

You definitely want an agent who is familiar with your neighborhood and **has recent comparable Listings that sold in a reasonable time for a good price.**

While top producers with a very large number of recent transactions might have a fuller plate, a busy agent is usually a good one.

Even houses sold in your area doesn't necessarily mean an Agent is compatible.

Someone who's been successful selling Starter Homes or Condos in your neighborhood may not be a good fit for your Luxury Home or Apartment Building, and vice versa.



8. If we choose to work together, how will we communicate? What are the best times to reach you?

Your Agent should be in frequent communication with you, providing immediate updates on any new information.

A good Real Estate Agent is **someone who is in constant contact.**

You want an Agent who is an excellent communicator, and who is **available via any & all of your preferred mediums**, including:

- Text,
- Phone,
- Email,
- Social Media.

They should be able to tell you the best mode for them, but a good Agent should also be able to adapt to your communication preferences.

If you only Text, but they only do Phone Calls, you might consider hiring someone who is more compatible with your own communication preferences.

If you're only available in evenings, but your Agent is only available during daytime business hours, you'll want to keep shopping around.

9. How often should I expect to hear from you while my home is for sale?

Your Agent should be checking in frequently and updating you on any new information.

When you have showings, **they should give you feedback as soon as they get it.**

When a prospective Buyer makes an offer, **you should hear about it right away.**

Ideally, your agent should have a Team and back-office Call Center that is available 24/7.

While everyone has their own time preferences & limitations, a good Real Estate Agent is someone who is **always quick to update you, never waiting for you** to chase them down to ask questions or voice concerns.



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10. Will you be helping me stage my home, or do you work with a Home Stager? Who pays for this, and how much is it?

You will most likely pay for Home Staging services, but sometimes an Agent will offer this as a Bonus or Special Offer in order to secure your business.

This is a point to leverage when negotiating fees & terms.

Ask them, “Is staging our home a good investment?”

If they do not think it is necessary, you could always save that money or use it to invest in other marketing strategies.

There are some great Home Staging resources online, if you’d like to consider the DIY route as well.

Great DIY Home Staging Resources (if You’re Considering Whether or Not to Do It Yourself)

HouseLogic, “[81 Staging Tips That Help Buyers Fall in Love](#)”

Laura Gaskill, “[Sell Your Home Fast: 21 Staging Tips](#)”

11. How will you be marketing my home for sale? What methods will you be using?

As a Buyer, you should ask:

- How will you search for my new home? Will you use any websites? MLS?
- About many homes will I get to see before I find the home I want to buy?
- Will I be competing against other Buyers?
- How do you handle a situation where there are multiple offers?
- Do you present offers by yourself?

As a Seller, you should ask:

- Specifically, how will you sell my home? What resources will you use to do this?
- Is a direct mail campaign appropriate? Why or why not?
- Where and how often do you advertise? Will this cost me anything extra?
- How will you handle the photography? Do you have some examples I can look at?
- How do you market online? What websites will you use? Will this cost me anything extra?

12. What is your Listing Fee? What specific services does it cover? Is it negotiable?

All real estate fees are negotiable.

While some fees & costs are less negotiable than others, never feel like you're not allowed to negotiate.

You are allowed to (and should) negotiate when it comes to *most* real estate fees & services!

Generally, Real Estate Agents charge a percentage, from 1% to 4% to represent one side of a transaction: a seller or a buyer.

A listing agent may charge, for example, 6% total, which would be split between the Seller's Agent & Buyer's Agent (3% each) if the Seller's Agent is not a Dual Agent (bringing both the Buyer & Seller to the transaction).

Some top producers & specialty Brokerages might charge higher or lower fees, so always be very mindful of this before you sign any Listing Agreements.

Ideally, you want to try to **pay nothing over a total commission of 6% (3% for each party)**.

13. Do you offer any discount Listing Packages or Flat Rate Listing services?

While not every Agent or Brokerage offers discounted or flat rate Listings nowadays, many do!

Indeed, there are whole brands built around lower priced Listing models, charging as little as 1% or 1.5% for a full-service Seller Listing.

If you're interested in taking a more DIY / FSBO route to selling your house, ready to handle the marketing & showings yourself, there are also several companies that will offer a flat rate entry onto the MLS.

In other words, for \$250 - \$500+ you can have a Real Estate Agent simply list your property on the MLS, then leave the rest to you.

In general, while discount Listing options & Flat Rating Listing services can be valuable they are not reason alone to choose a Real Estate Agent.

Think of it this way:

If a better quality, more experienced, compatible Real Estate Agent can get you **another 5% - 10% on the total price of your home at Closing...**

What are you really saving on that **1% - 2% commission?**



img via: [jarmoluk](#) - [CCo](#)

14. Can you share a copy of your Listing Agreement, so I can review it before making my decision?

If the agent allows you to review the forms before you are required to sign them, this is a major plus. This determines whether or not the agent is transparent—a trait the best agents express.

As a Buyer, request to preview the following forms:

- Buyer's Broker Agreement (exclusive or non-exclusive?)
- Agency Disclosures
- Purchase Agreement
- Buyer Disclosures

As a *Seller*, request to preview:

- Agency Disclosure
- Listing Agreement
- Seller Disclosures

15. Can you please share the Names and phone numbers for a few previous references I can call?

Everybody has references.

Even new Agents have references from previous employers.

- Ask to see references.
- Ask if any of the individuals providing references are related to the agent.
- Ask if you can call the references with additional questions.
- **Actually contact the references!** This can't be stressed enough.

It is important to note that if an agent has tons of reviews online, references may not be necessary.

Reviews can speak for themselves, but be wary of fake reviews. Read each review carefully with an eye for any signs that they are just spamming the review sections of Zillow or Facebook or Google.



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16. Do you have a website I can review before deciding to work together? If so, will you be listing my home on it?

If they have one, make sure to visit and browse the site.

Does the website look professional?

Is it easy to navigate?

Does it represent your prospective Real Estate Agent in a positive manner?

All of these factors reflect on the agent and the way he/she conducts business.

Plus, an Agent with **a better website will likely have more prospective Buyers finding your property online**, which means a better chance to sell faster for top dollar.

17. What is your average List-Price-to-Sales-Price ratio?

The List-Price-to-Sales-Price ratio basically just means:

How close to the Asking Price are they getting Clients houses sold for?

The ideal ratio would be 1-to-1, and would mean they sell every single house at the Asking Price.

In some hot markets, the ratio can even be 1-to-1.1 or 1-to-1.2... meaning their average Listing sells for 10% to 20% above than the Asking Price!

It is important to understand that the agent's average ratio here depends on the local market.

That's why it's important to not stress too much about these types of ratios - often they are meaningless in a vacuum (without significant industry expertise).

Instead, just use this as another data point to help you decide from a pool of prospective Agents, when interviewing.

18. How will you be able to help me find other professionals if needed, like Inspectors, Loan Officers, Handymen, etc?

Let the Agent explain who she works with and why he/she chooses these vendors.

If the Agent has a good relationship with these professionals, they might give you a good deal on quality work - something anybody would want.

More importantly, your Agent might be your "one stop shop" for all the things you'll need in the Home Selling or Buying process.

The Agent should be able to supply you with a written list of their vendors (with contact info) including:

- Mortgage brokers.
- Home inspectors.
- Title companies.
- Handyman / Construction.
- Photographer.
- Home Stager.

Make sure to **ask if the Agent is receiving any type of compensation for this referral.**

You want someone referred due to their high quality of work & dependability... not because they're giving the Agent a hefty kickback, or charging you a premium for the service.

19. Do you offer any types of guarantees?

Not every Agent or Brokerage will offer any type of Guarantee if you list your home with them, but many do!

And some of these guarantees can be powerful selling points, like:

“We will sell your home in 90 days, or you pay zero commission.”

“If we don't sell your house, we'll buy it ourselves.”

While these types of creative guarantees are definitely not necessary to have an excellent experience with your Real Estate Agent, they can also be a great incentive to help you make the best choice.

As important, you'll also want to generally ask the Agent:

“If I sign an Agreement with you (listing or buying) and later find that I am unhappy with our arrangement, **will you let me cancel our agreement?**”

Consider asking the following questions as well:

- “In what ways will you stand behind your service to me?”
- “What is your company's policy about canceled agreements?”
- “Has anybody ever Canceled an Agreement / Withdrawn a Listing with you before? If so, why?”

It's important to understand an Agent's guarantees (if any), and what they are doing to stand behind the service they provide.

20. Is there anything I have not asked, but which you think I should know about working with you?

While these 19 questions are probably the most detailed interview the Agent will have ever experienced...

You can't always think of everything!

Now that you have asked 19 good questions, see what they may have to add.

Pay close attention to how the Agent answers this question.

Often times there is something else you might need to know.

You want an Agent to take their time and make sure you are comfortable with his/her knowledge and experience.

The Agent should know how to listen, how to counsel you, and how to ask the right questions in order to find out what he/she needs to know to better serve you.

These 20 Questions will definitely be a huge leap in the right direction toward finding the right Real Estate Agent for you.

Should You Sell Your House Without a REALTOR®?

When it comes to selling your Cincinnati house, there are basically only three ways to go about it:

1. Market Your House "**For Sale By Owner**" [FSBO].
2. Market Your House with a **Real Estate Agent** (using the MLS).
3. **Sell Your House to a Local Investor, As Is, Fast, for Cash.** (This is what we provide.)

All the options have pros and cons, which we'll briefly discuss below.



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Pros and Cons of Selling Your House "For Sale By Owner" [FSBO]

Selling your house For Sale By Owner means **selling your house without a Real Estate Agent**. The biggest benefit of selling your house FSBO is the cost:

It's "free."

At least, it doesn't cost you the REALTOR®'s commission (typically 6%).

However, if you stop to think about it, REALTORS aren't getting paid their 6% cut for nothing!

There's **a lot of research, marketing, paperwork, and contract negotiation** that goes into selling your real estate.

If you don't mind handling all that stuff yourself (to save 6% on your final Closing price), then going the For Sale By Owner route might be right for you.

To be prepared before you decide to sell your Cincinnati house FSBO, check out our comprehensive [13 Point 'For Sale By Owner' Checklist](#).

Pros and Cons of Selling Your House With a Real Estate Agent

The best part of selling your house with a Cincinnati REALTOR® is peace of mind.

A Real Estate Agent is required, by law, to represent you as a fiduciary: putting your interests above their own and abiding by a set of Standards & Code of Ethics sent down from the State Capital.

Your Real Estate Agent is a professional at selling properties!



The worst part about selling your house with a Real Estate Agent is twofold:

- **It's expensive.** You can expect to pay 6% of the total sale price to the REALTOR®.
- **It's slow.** A retail sale will require you to keep the property ready to show, potentially for 6 - 9+ months, to dozens of prospective buyers, many of whom will back out due to cold feet, financing issues, inspection concerns, or a host of other reasons.

A lot can go wrong working with a Real Estate Agent.

But, a retail MLS listed sale working with a REALTOR® is probably your best choice, **if your property is in good condition & well updated.**

If so, and you decide to sell your Cincinnati house with a Real Estate Agent, you're going to need to pick the right one.

Some Agents are (a lot) better than others, so shop around.

Pros and Cons of Selling to a Local Real Estate Investor

As local real estate investors ourselves, we're obviously a bit biased here.

However, there are pretty clear cut scenarios when it makes the most sense to sell your **Cincinnati house to a local real estate investor, in as is condition, fast, for cash.**

In fact, on our *How It Works* page on our website, we outline 22 specific situations where someone's best option is selling to a local investor for cash.



img via: [Pixabay](#) - CCo

To put it simply, here are **the biggest benefits (and primary motivations)** for why you might want to sell your house to a local real estate investor:

- **No waiting around.** Whether you go FSBO or through a REALTOR®, a retail listing is likely to involve a lot of waiting around for the right buyer. Sell to an investor, and you might be signing the paperwork without a single in-person showing!
- **No cleanup required.** A local real estate investor will buy your Cincinnati house in as is condition. Save the cost of expensive updates & repairs, skip the home staging & cleanup.
- **No REALTOR® fees.** That's 6% right back in your pocket. Technically, selling to a real estate investor would be a type of FSBO, because you don't need an Agent. Don't worry, you'll still be protected on the Closing by working with a reputable local Title Company or Attorney.

- **No hassles or drama.** The retail listing process is full of nightmares like showings who no-show, tire kickers, low ballers, last minute mortgage denials, unexpected inspection fallout, and more. Show your property to one investor, get an offer, and close, as is.
- **Fast, cash closing.** Real Estate Investors aren't sitting around waiting for their FHA loan to go through. We close in all cash, usually in as little as 7 - 10 days from Contract-to-Close (compared to 30+ on average for typical MLS retail sales).

The **biggest downside** of selling your house for cash to a local real estate investor is... you guessed it:

Price!

Investors typically pay less than retail buyers.

Whether we're buying your house to fix & flip, fix & rent, or buy & hold, we'll probably be offering you 40% - 80% of what you might expect to receive listing the property on the open market.

In other words:

For the convenience of a **fast, cash sale, in as is condition,**

With no waiting around, no showings or open houses,

And without a REALTOR® (or their 6% fee)...

You'll be **sacrificing a bit of the total amount you could possibly squeeze out of your house.**

If convenience, speed, and skipping the cleanup & repairs sound more appealing to you, please [get started by filling out our Seller Form here.](#)

We'll get back to you with our no-obligation cash offer to buy your Cincinnati house, as is, fast, for cash.



img via: [brewbooks](#) – [CC BY-SA 2.0](#)

Getting Your House Ready To Sell

Once you’ve decided to sell your house, the next step will be getting ready.

Making the decision to sell is just the beginning of a potentially long & challenging process.

For typical retail MLS listings, you might be talking about a **24+ timeline from first decision to final Closing!**

In Section 2 “Getting Your House Ready To Sell,” we will be reviewing everything you’ll need to keep in mind when it comes to preparing to sell your house.

We’ll begin by going over all you’ll need to get your house prepared for Retail Showings (listing on the open market).

To help you make the right choices of where to invest your limited budget, we'll be sharing **16 affordable improvements to help your home sell faster.**

Next, we'll cover all the ins and outs of **how to sell a Cincinnati house that needs work.**

We'll be discussing scenarios where it makes sense to ***sell your house as is***, and skip the work.

We'll also discuss scenarios where it makes sense to ***do the work before listing your home***, to sell the house for a higher price.

We'll compare & contrast doing the work yourself, with your own blood, sweat, and tears... vs. hiring professionals to do the work.

Finally, we'll share what it's like to **sell your house as is, fast, to a local real estate investor & cash buyer.**

By the end of this section, you'll be well informed on all the steps required to get your house ready to sell!

Preparing Your Home For Retail Showings

Once you've decided to sell your house on the "open market" either For Sale By Owner (FSBO) or on the MLS working with a REALTOR®:

You're going to need to prepare your home for Retail Showings.

Even if you're selling your house "As Is" on the MLS, working with a Real Estate Agent, you're still going to want to make some preparations.

That's because a Retail Showing pits your house up against every other house on the market!

Every other currently active Listing, whether on the MLS or FSBO, is going head-to-head with your own Listing.

Buyers aren't going to care about your back-story or the history of your house (unless it's truly historical).

All your prospective Buyers care about:

How does your house stack up against other Retail Listings?

To create the best possible odds for a fast sale at a good price, you'll need to focus on preparing your house for a retail sale.

To help you get the ball rolling, we'll be digging into a variety of ways to do so with the following *16 Affordable Improvements to Help Your Home Sell Faster*.

16 Affordable Improvements to Help Your Home Sell Faster

1. Clean the Exterior & Landscaping.

Since **it can be handled so cheaply**, you'll almost definitely get a good ROI investing into a clean exterior & tidy landscaping.

You'll get a good bang for your buck taking care of any or all of the following:

- Check for, clean, and repair any loose or clogged gutters.
- Repair or replace broken or missing flashing materials, which help prevent leaks behind the gutters.
- Cut the lawn and trim any trees & bushes.
- Make sure the garage doors open and close properly.
- Make sure there are no bushes or trees too close to the house.
- Wipe down & clean, or in a worst case scenario replace, any dirty, dingy lawn furniture.
- Fix any dangling shutters, and repaint any shutters that are looking worn or peeling.

Estimated Costs:

While completely re-doing or replacing items can start to run up a pretty hefty price tag.

Focus on areas that will add the most curb appeal for the least money, here are some ballpark costs you might expect.

- A 10-foot gutter starts at \$6
- Downspouts start at \$8.
- High-end garage doors cost >\$1,000, but a decorative garage door hardware kit starts at \$19.
- Landscaping & lawn care could cost as little as a few hours of your time, or up to still only a few hundred (or <\$1,000).
- Cleaning your lawn furniture could cost as little as \$20 - \$40 for cleaning supplies, and a whole new set should cost less than \$500.



img via: [falco](#) – [CCo](#)

2. Make Your Door Stand Out.

Plenty of homeowners don't come in through the front door, but all prospective buyers do.

Think of it this way: While the agent is fiddling with the lockbox, the buyer is probably standing there looking around.

Fix cracked or peeling doorways with a fresh coat of paint and be sure the doorbell actually rings.

Estimated Costs:

- Exterior paints start at \$30 a gallon.
- Doorbells are \$10 and up.
- Repainting your door should take only a few hours.
- Even a whole new, upgraded door will be <\$400.

This is a powerful item, since for less than \$100 your house could instantly gain a significant boost in curb appeal!

3. Add Big, Bold House Numbers.

It's very easy to swap out house numbers, and this one simple improvement can make a huge impact.

Express your house's style in the numbers you choose: a clean sans serif font for a modern house, hand-painted tiles for a cottage, or aged copper for a Prairie-style home.

If you need help, hire a local designer to choose & install the best numbers to accent your home to instantly improve its selling potential.

Estimated Costs:

- New house numbers: <\$150.
- Installation: DIY or \$100.

Less than \$150 - \$300 total.



img via: [JamesDeMers](#) – CCo

4. Put Out New, Matching Porch Furniture.

The front porch is one of the first things a prospective Buyer sees when researching your house.

Use rocking chairs, gliders, or other tasteful furniture to enhance the curb appeal of a porch. Use porch furniture & other accents to give the front of the house a feeling of homely enjoyment.

Estimated Costs:

- Gliders start at \$250
- A solid rocking chair will start at \$300 a piece
- Some whole patio furniture sets can be had for \$400 - \$800 total.

5. Improve Outdoor Porch & Patio Lighting.

Try adding new outdoor lighting to accent your home's exterior.

Replacing tiny fixtures with a big pendant light can add character & set your house apart at night.

Add sunken lighting beneath the eaves, or install solar lights along the front walk to make a statement about your home.

Estimated Costs:

- Outdoor pendant fixtures can run anywhere from \$50-\$500.
- Lightbulbs should not be more than \$5-\$10 each (depending on strength).



img via: [US EPA \(Environmental Protection Agency\)](#)

6. Upgrade Landscaping With Flowers and/or Native Local Plants.

Add planters, shaped landscaping, or even just a new installation of tasteful plants to help improve the exterior of your home's appeal.

Landscaping, new plants, and even just some garden clean-up, weeding, and trimming can yield great results for very reasonable costs.

Plus, adding native plants & and a well landscaped yard can actually **reduce your environmental footprint, as well as your monthly maintenance cost!**

If your home is in a more upscale market, you might even consider new installations (fountains, ponds, walkways, planters) to help set apart your home from other listings for sale.

Estimated Costs:

- For flowers you could be spending \$10 - \$50 apiece to fill a garden bed.
- General landscaping to clean up & improve appearances should be \$500 or less.
- Hardscaping & new installations can range into the multiple thousands, so consider its added valued before making the investment.

7. Wash & Paint the Garage Door

The garage is many a man's best friend.

Plus, with its huge doors, and typical placement in a very visual part of the exterior...

A dirty, dingy, outdated, dented, or otherwise imperfect garage door can massively detract from a home's curb appeal.

The garage takes up a lot of visual space, so it pays to make sure it looks its best.

Plus, while garage doors are not cheap to replace, you can improve your home's exterior appearance greatly with a pressure washing, some elbow grease, and a coat or three of paint.

Estimated Costs:

- To pressure wash your garage door(s) should take less than 2 hours.
- If you don't have a pressure washer / compressor, you can definitely hire someone to wash your garage doors for \$100 - \$200 or less.
- To paint each garage door, you can expect to use a gallon of paint, at about \$30 each for quality exterior colors.



8. Evaluate Every Door & Window.

A really eye-catching front door can be just the thing to give a plain exterior a big dose of personality.

As a *cheaper alternative* to replacing or re-painting the door, **add a shiny new door knocker.**

Remember, the front door is one of the first things a prospective Buyer sees. Set the tone from the beginning by updating your front door to make sure it stands out (see #4 above).

As far as windows go, make sure they are fully functional from a mechanical standpoint, and all very clean, inside **and** out.

Mechanical problems with windows are a common problem spotted on Home Inspections, plus they can significantly detract from both the interior & exterior appearance of your home.

Windows are expensive to fully replace, so most Buyers will be turned off by a bad set of windows on a house. **Make sure your windows look good, even if it requires a fresh**

coat of paint on the window sills, or a significant dose of Windex & elbow grease.

No Buyer wants to see a set of broken & dirty windows that they'll have to spend thousands of dollars on as soon as they move in.

Estimated Costs:

- Door knockers start at \$35.
- Window cleaner will cost around \$5.
- Hiring a house cleaner / maid to deep clean all windows will cost \$150 - \$400+ (depending on how many windows you have).

9. Steam Clean Rugs & Deep Clean Hardwood Floors.

Floors fill every room.

Buyers walk into a showing and immediately wipe their feet.

One of the first things they'll notice is the condition of your floors. **Stained carpets, raggedy rugs and scratched floors are terrible for your home's appeal**, and fairly affordable fixes.

Sometimes it is best to buy a few new rugs, especially if you are making other updates already. Whether you've noticed it or not, a neat rug that fits the style of the home can really help a room's interior stand out.

Plus, a deep steam clean on all your carpets, and either a stain, wax, or cleaning & shining of your hardwood floors can work wonders for your home's interior aesthetic.

Keep in mind, **these are all solutions that work on floors that are still reasonably salvageable.** If your

carpets are beyond rescue, or your hardwood floors require major patching, then you'll be running into some serious potential costs to get things looking new again.

Estimated Costs:

- Your best option is to rent a carpet steam cleaner for around \$60.
- To hire a floor cleaning / carpet company to clean your carpets & hardwood floors will range from \$200 - \$600+.
- Area rugs vary significantly, but can range from \$150 - \$200 up into the multi-thousands.

10. Make Sure Your House Smells Good!

Four of every Home Seller's most dreaded words:

“What is that smell?”

While old houses tend to come with a long history of odors in addition to their other charms, these olfactory assaults go straight to the limbic system and **trigger emotions & memories that can be a major turnoff to prospective Buyers.**

Typically, a Buyer will assume musty odors are due to mold or disrepair, leading them to completely eliminate your home as a potential option (sometimes subconsciously!).

That's why it's critical to **completely eliminate any bad odors.**

Make sure your animals are bathed, throw your kid's stinky sports equipment in the garage, toss out any old food in the fridge, air out any musky or moldy rooms, and consider adding air fresheners or scented candles.

If you do plan to add scents, find one main scent that is relatively neutral & subtle and use it consistently throughout the house.

Try to avoid scent overload, too many scents can mix up to smell too strongly or overwhelmingly.

Estimated Costs:

- Scented candles will cost around \$10 - \$30.
- Plug-in odor eliminators will run you around \$15 - \$20.
- A few drop of vanilla on a piece of aluminum foil in the oven can be as little as \$1!



img via: [Cade Martin](#) – [CCo](#)

11. Spot Clean, Paint, and/or Patch Blemishes on Walls.

Walls are canvases with endless potential for decor, but they are also very visually dominating when your house is being shown for sale.

Due to their large size & presence in every room throughout the house, your walls can easily also **exhibit age, dirt, and even foundation issues.**

Fix blemishes such as scuff marks, nail holes and paint cracks with spot patches & paint matching. These are some of the best value fixes for the money.

Even if you have to repaint a whole room, the costs are very reasonable compared to the added value you'll get when selling the home.

Estimated Costs:

- Spackling paste starts at \$18.

- Interior paint costs \$28 a gallon and up.
- Hiring a painter to paint an entire room (or two) will cost from \$150 - \$500+.

12. Keep Everything In Its Place, With a Place for Everything.

A messy & untidy home is an instant turnoff when trying to sell your home.

Buyers will not buy your home if they see that your stuff does not have a home.

When getting your house ready to sell, take out at least a third of what you have in closets to make the space seem more open.

Make sure anything that's not on display (shoes, kitchen utensils, office supplies, etc.) is neatly organized and not taking up too much space.

You want Buyers to pay attention to the house, not your personal belongings.

Most important of all:

You'll need to *keep the house this tidy, with everything in its place, throughout the entire Listing & Showing process!*

Estimated Costs:

- Nice storage bins and baskets cost \$20 and up.
- Basic shelving systems start at \$200.
- Storage unit if you need to remove too much stuff: \$100 to \$300 per month or less.



img via: [designbuildinhabit](#) - CC BY-ND 2.0

13. Make Sure Your Cabinets & Drawers Are in Tip-Top Shape.

You may not notice the little imperfections, such as an off-track kitchen drawer, loose cabinet handle, or imperfect hinge, but Buyers will.

Replacing cabinets may be out of the budget, but fixing bent drawer tracks, slides, and tightening screws and handles is a very cheap and a simple DIY project.

Estimated Costs:

- Basic rail-drawer-track kits start at \$3.
- Decorative cabinet knobs start at \$4 each.
- Hiring a handyman to make sure all your cabinets are in tip-top shape should be less than \$200.

14. Give Your Appliances Some Old Fashioned Elbow Grease.

Buyers want to see stoves that shine, not debris from last week's spaghetti dinner.

Make sure to take the time to deep clean your oven, refrigerator, microwave, sink and any other appliances that will be included in the purchase of the home.

This is a very cheap, yet effective way to spruce up the kitchen.

Estimated Costs:

- Most cleaning products start at \$4.
- Elbow grease is “free.”
- You can hire a house cleaning service / maid to deep clean the whole kitchen for <\$200.



img via: [Kurt Novak](#) – [CC BY 2.0](#)

15. Clean, Shine, and/or Upgrade Your Finishing Elements.

Remodeling bathrooms can be pricey, but there are many cheap alternatives to boost your bathrooms' visual appeal.

Replace finishing elements such as faucets, showerheads, towel racks and toilet paper holders to give the bathroom an updated and clean look.

New shower curtains, towels, and bath mats are cheap updates that will also help the bathroom's aesthetic.

Estimated Costs:

- Showerheads cost \$40 and up.
- Cheap bath towels will run you around \$10
- Faucets are \$70 and up.
- Nice toilet paper holders & towel racks will range from \$20 - \$50 or less.



img via: [Peak Inspections Inc.](#) – [CC BY 2.0](#)

16. Invest in a Pre-Sale Inspection to Spot Potential Problems in Advance.

One of the most under-rated investments you can make before Listing & marketing your home is the frequently overlooked:

Pre-Listing Inspection.

Why wait until the property is Pending, under Contract with a prospective Buyer, to get blindsided by unexpected issues uncovered during an Inspection?

If you do wait, you'll be in a much worse negotiating position, likely forced to reduce your selling price or pay for repairs that originally weren't part of the bargain...

Just to prevent the deal from falling through!

Even a minor issue discovered during your prospective Buyer's Home Inspection could end up costing thousands off

your final sale price (or out of pocket if you are forced to cover the repairs).

Instead, invest into an Inspection yourself, before even listing the house.

Now, you'll be fully informed of any potential issues, and have plenty of time to decide which you want to fix yourself (vs. which you'll simply leave & disclose to prospective Buyers).

By getting the Pre-Listing Inspection done yourself, **you'll be in a much better negotiating position when a prospective Buyer does make you an offer**, with all the necessary data to back it up.

Estimated Costs:

- A complete Home Inspection will likely cost \$500 - \$1,000.



img via: Aditi Bansal – [PaperFree Magazine](#)

How To Sell A House That Needs Work

When it comes to selling your Cincinnati home that needs work, you really only have two options.

You can **fix up your home**, to get it ready for a "retail" sale on the MLS (or FSBO).

Or, you can skip the repairs, and **sell your Cincinnati house As Is**.

How will you know which is the right choice? Here are some key points to consider, based on our extensive experience buying & selling hundreds of homes.

When to Sell Your House As Is: Skip the Repairs & Just Sell the Place.

The most obvious time to sell your house that needs work, in as is condition is:

When you can't afford the time and/or money to do the repairs!

Maybe you would get more for the house if you handled the repairs or improvements, but sometimes **your time or money *right now*** is more valuable than all the investment & headaches it would take to fix the place.

If you can't afford the repairs your house would need...

Or you'd rather just skip the repairs & upgrades to save yourself the time and effort:

Sell Your Cincinnati House to Us!

[Click Here to Get Our Cash Offer Online.](#)

Another Scenario to Sell Your House As Is (And Skip the Repairs).

If **your house needs only minor cosmetic improvements**, like a new coat of paint, new light fixtures & appliances, or new carpeting, you might consider skipping the work & selling your house as is.

Especially in a hot market, Buyers don't necessarily mind making minor cosmetic improvements on a house, since they are likely to want to customize these features anyway.

The biggest problem that still remains is, on a retail listing:

Even minor cosmetic issues will **detract from the number of prospective Buyers, and will likely pull in a lower final sale price.**

That's why it's also important to weigh your options, and consider potentially handling the work before selling.



img via: [Flip this house](#) on Pinterest

Fixing Up Your Home Before Selling: When It Makes Sense to Do the Work

To decide whether you'll fix up your home before you sell, or *sell your Cincinnati house that needs work* in as is condition, ask yourself:

What work does your house currently need?

If your house needs any major systems repaired, replaced, or upgraded, then **you'll be losing a lot of potential**

buyers (significantly reducing your sale price) **trying to sell it as is.**

For example, if your house needs a new roof, new HVAC systems, or new utilities, then your potential buyer is not only going to discount the cost of the repairs:

They'll be **discounting the price of the inconvenience too.** And inconvenience costs.

Let's say your house, in perfect condition, aka its "After Repair Value" or ARV, is worth \$100,000.

ARV = \$100,000

Let's say you need a new roof that will cost \$15,000.

Because a Buyer will factor in the potential headaches & hidden costs (not to mention the notable inconvenience) of buying a house that needs such a major system repaired:

You probably wouldn't get any offers above \$75,000, even though the ARV minus the Repair Cost is actually \$85,000...

Cost of Repairs = \$15,000

Loss by Selling As Is = -\$25,000 (or more)

Worse yet, a house that needs a new roof (or any major systems repaired or replaced) is probably **only going to get offers from investors or handyman fixer-uppers.**

You'll be limited to Buyers who are already focused on getting a good deal & the lowest price possible.

In this instance, if your house needs major repairs, it makes sense to handle them yourself, because:

These types of major repairs will **cost you less than you'd lose by selling the house in as is condition.**

In other words, it makes the most sense to fix up your home before selling when **it needs such major repairs that you'll be scaring away most buyers by trying to sell it as is...**

(Forcing you to accept a much lower purchase price as well).

Of course:

If you can't afford the repairs, or

If you don't have the time & energy for substantial home improvement projects...

Sometimes it's better to just cut your losses and sell the house fast, in as is condition!

We buy Cincinnati houses for cash, as is. No repairs or improvements necessary.

[Request Our Cash Offer to Buy Your House Online.](#)



img via: [Mark Moz](#) – [CC BY 2.0](#)

Getting Your House Fixed Up For Sale: What Is the Best Option?

Let's assume you've decided you're going to get the work done before selling.

Now what?

One option is to fix it up yourself.

If you're handy & mechanically inclined, and **the repairs needed are only minor or cosmetic in nature, this can be the best option.**

Take your time, make improvements & repairs at your own pace, and plan for the long-term improvement of the house for sale.

This way, you can save money and tailor the work around your schedule.

On the other hand, **if the house needs major repairs on any significant systems**, you're going to need to hire professionals.

Especially systems like your plumbing, electrical, HVAC, chimney, roof, and foundation all need expert attention only.

One wrong move on any of these systems can spell disaster for your house & pose mortal danger to the worker.

Make a mistake on a live electrical component, or fall off the roof due to bad safety practices, and **someone can literally die**.

If you suspect your home needs thousands (or tens of thousands) of dollars' worth of work, or you know that one of these major systems needs to be replaced or repaired:

Go with option 2, and hire a professional!

Skipping the Work: Deciding to Sell Your House As Is, Fast, for Cash.

Even then, you need to carefully consider your options before investing these tens of thousands into work on your house.

Often times **the rehab does not pay for itself** (given certain market conditions).

For example, you might invest a few thousand into certain repairs & upgrades, only to see your final sale price not budge.

Your thousands of dollars would be **invested in those improvements for nothing!**

Now you might be wondering, "What else could I possibly do to maximize my financial return on my home?"

Consider this third option:

Skip the repairs, and sell your Cincinnati house as is, for cash!

This is the fastest route, often closing in only a couple weeks, with cash in your hands.

Not only is it time efficient, but it is also *effortless*.

Sell your house to a cash buyer, and you don't need to clean up or do any work at all. Just take whatever you want, and it's off of your hands without having to lift a finger!

Since **we buy Cincinnati houses that need work, in as is condition**, you don't need to do one minute of labor --- not even sweeping the floors.

[Click Here for Our Cash Offer to Buy Your House.](#)



Closing The Sale & Getting Your House SOLD!

Once you & the prospective Buyer have agreed on a price, terms, and closing date, you can sign the Contract of Sale.

At this point, the property is what's known as "Under Contract" or Pending.

However, **just because you and the Buyer have a Contract of Sale does not mean your home is sold *yet!***

It is during this phase of the real estate sales process when **Contingencies** in the Contract of Sale *play the largest role*. These are the reasons a Buyer might potentially renegotiate or back out of the sale.

Even in a Contract of Sale with zero Contingencies (very rare), you will **still need to Record the Deed, which transfers the Title to the new Owner (the Buyer).**

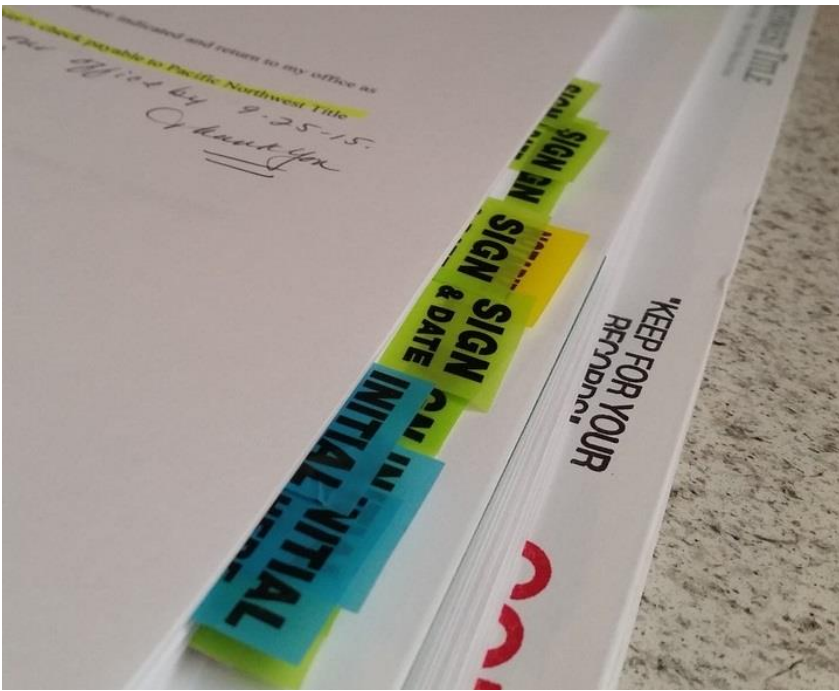
You will also need to somehow manage the Buyer's payment & transfer of funds, usually through an Escrow Company or via funds held in trust by a Title Company.

Once the Deed is recorded, the Title to the property will officially transfer to the Buyer & new Owner.

Depending on how you arranged the payment, you might have to **deposit a cashier's check**, or your funds might have **arrived instantly via wire transfer.**

At this point your sale is 100% complete!

We'll be examining some of these concepts in more detail below, as well as providing some helpful tips to negotiate a better deal.



img via: [Max Pixel](#) - [CCo](#)

How It Works: From Offers to Contracts to Closing

Stage 1: Accepting the Offer.

Once you have a prospective Buyer with a serious Offer in your ballpark, **it's time to negotiate.**

It's not just about the Price; practically every aspect of the real estate transaction is negotiable.

You can ask for (and grant) concessions on any of the following:

- Closing date,
- What's included in the sale (vs. what's not),

- Who pays for any repairs or updates,
- Contract addendums (like Inspections or Appraisals),
- Anything else you want!

While there are some aspects of the real estate transaction that are legally regulated, requiring certain standards to be met...

Most every part of the sale of your house is negotiable.

Keep this in mind, and negotiate to achieve your goals.

Stage 2: Under Contract.

Once you and the Buyer have agreed upon a price & terms, you'll sign a Contract of Sale.

Now that your property is Under Contract, your sale is what's known as "Pending."

A Pending sale means that the house is slated to sell, but not until certain conditions are met. The conditions, or "*Contingencies*" in your Contract, will be the focus of Stage 2.

Pretty much every real estate Contract of Sale comes with *Contingencies*.

Contingencies are **clauses in the Contract that would allow either party to back out of the sale**, if the conditions outlined are not met.

Some of the most common Contingencies include:

- Inspection Contingencies,
- Appraisal Contingencies,
- Financing Contingencies, and
- House Sale Contingencies (where the Buyer's purchase is contingent on their own home selling).

Satisfying all the above Contingencies can take some time & effort from all parties involved.

Typically, two or three professionals will need to visit the property in-person, the:

- Inspector,
- Appraiser, and
- Others,

Sometimes these professionals will be booked weeks in advance, leaving you beholden to their busy schedules.

Then, there will still be further off-site work these professionals need to complete to fully satisfy the Contract of Sale's ***Contingencies***.

This period of time, where both the Seller & Buyer have *signed an agreement*, but the property has *not officially sold yet* is known as “**Under Contract**” or “**Pending**.”

Stage 3: Completing Addendums.

While your property is Under Contract or Pending, you'll usually encounter some hurdles & bumps in the road.

The most common addendum to cause problems is typically the Home Inspection Contingency, because:

Home Inspectors will find problems with every home.

If you opted to skip your own pre-sale inspection, you (and the Buyer) will probably be **surprised by some of the issues uncovered by the Home Inspector.**

If unexpected issues arise during the Home Inspection that were not accounted for in the Contract of Sale or Buyer's Purchase Price, you'll have two options:

1. Either **lower your price**, or
2. **Complete some repairs yourself**.

Only then will you be able to satisfy the Buyer's Home Inspection Contingency, and **actually proceed to Settlement & Closing**.

Other issues are likely to arise during this stage if your Buyer is using a bank mortgage, FHA, or VA loan.

This means there will also be a **Home Appraisal Contingency**.

A certified Home Appraiser will need to visit the property in-person, going through their own "inspections" to properly **appraise the home's as-is value for the Lender**.

Even if the Appraisal comes in at a good number, it still might take weeks to actually have it completed.

If your Buyer is using an FHA or VA loan, a separate inspector / appraiser will have to come from that organization, and might **create other stipulations you'll have to satisfy for the Buyer to get their financing** (like covering up or removing lead based paint).

Once all addendums are completed, all renegotiations finalized, and all changes to the Contract of Sale signed, then it's time to finally go to the Closing table for the Settlement.

Stage 4: Closing & Settlement.

If you've already made it through all 9 of the previous steps, and it's time to reach the Closing table for the Settlement of the sale, you're pretty much done.

At this point, your house is basically sold.

However, until the Deed is recorded, the Title doesn't officially transfer. That means, until & unless the Closing & Settlement are completed successfully...

You still **haven't technically sold** your house!

Later, we'll go into much more detail examining "What Can Go Wrong at Closing, and How to Prevent It," but for now just remember these 2 critical points.

#1. Work With a Reputable Title Company, Real Estate Attorney, and / or Escrow.

Depending on what type of property you're selling, what type of financing your Buyer is using, and where your property is located, **you will need professional assistance** to close the sale.

Unless you are an attorney or Real Estate Broker well versed in the Deed reporting & Title transfer process, as well as equipped to handle Escrow and Trust accounts during the Closing & Settlement, you need to work with qualified professionals who possess the experience and infrastructure to do so.

You can find a reputable local Title Company or Real Estate Attorney by asking around among local REALTORS®, or researching on AngiesList & Google.

Once you've chosen the right Title Company or Attorney to help you at your Closing, **they will guide you through to the end of the process** (and most likely will *host the Closing at their offices*).

***Quick Tip:* Always buy the Title Insurance!**

For such a small price added on to the Closing, you will save yourself from potentially very costly problems down the line.

Even if you've done a comprehensive Title Search and found no issues, that's no guarantee they

won't be found later, or that there was nothing pending that had not yet been reported.

Title Insurance is a cheap deal for an excellent value, and is **literally *always* worth it.**

#2. Still Follow Up With All Parties Yourself.

There's no substitute for doing your own legwork when it comes to Closing on the sale of your property!

That means calling, emailing, and texting everyone involved in the Closing the day before (and perhaps more times than that leading up to the Closing date).

Make sure everyone is **on-time** and has **all documents ready**.

Review the documents yourself to make sure everyone has signed their details correctly. **One of the most common issues at the Closing table** is missed, smudged, or incorrect signatures.

Finally, remind the Buyer to bring 2 forms of Identification to the Closing, just to be sure. This can be a simple last minute mistake that can **push the Closing back by days or even weeks** if your Title Company is especially booked.

Once all this is done, congratulations:

You've Sold your House!

The Deed is (or should soon be) reported, the Title is transferred, and the Buyer now owns the property.

You should also have received your payment, either in the form of wire transfer or cashier's check, so check your accounts.

Congratulations on your sale!



img via: [Linnea Mallette](#) – [CCo](#)

The Top 7 Reasons Offers Fall Through, and How to Avoid Them

Reason 1. The Appraisal Comes in Low

Unless your buyer is paying in cash, they need a mortgage.

If they need a mortgage, their lender will require some assurance that the collateral – the house you’re selling to them – is worth at least what they are paying for it.

This is where the *Appraisal* comes in.

Once the your property is under contract (“Pending”), the Buyer will hire an Appraiser (who must be approved by the

Lender) to research your property & come look over everything in person to come up with an Appraised Value.

Sometimes that Appraisal will come in lower than expected, potentially too much lower than the agreed upon Purchase Price.

Uh oh!

If the offer has an Appraisal Contingency (most do), or a Financing Contingency (most using a mortgage do), **the Buyer could walk away right then & there with no consequences.**

An under-valued Appraisal can easily wreck your sale.

Here's some **tips you can follow** to help *resolve the situation, or prevent it from occurring in the first place.*

Do Your Research & Prepare to Renegotiate

It is always a good idea for you and/or your Real Estate Agent to attend the Appraisal Inspection.

Generally, you can request to be there during the Appraiser's visit to inspect your property. Be sure to **answer any questions they have and to point out any upgrades.**

If the appraisal still comes in low, having an experienced Agent on your side will help you out *immensely* when things get tricky.

To remedy the situation, since a low Appraisal is really **an issue with the Lender first & foremost:**

Renegotiate with your Buyer for a higher down payment...

Or in the worst case, just split the difference with them.

From a Seller's perspective, the best solution might be a Buyer who can make up the difference with a higher down payment.

Remember, they won't have to make up the entire difference, just the amount being financed.

How does the Appraisal Contingency work?

Let's say they are getting a loan that requires a 10% down payment.

With a 10% down payment, it means the Lender is **willing to loan them 90% of the home's Appraised Value.**

So, if the sales price is \$200,000, the buyer should expect to pay \$20,000 as a down payment with the lender issuing a loan for the other \$180,000.

If the Appraisal comes in at \$185,000.

The lender is now only willing to pay \$166,500 (90% of the Appraised Value).

To double their down payment up to 20%, the Buyer doesn't have to come up with the entire \$15,000 difference (\$200k - \$185k)...

Just the extra 10% down payment on the \$185k appraisal, or an extra \$17k (for a total 20% down payment of \$37,000).

This should satisfy the Lender, and save the closing.

If the Buyer can't (or won't) do that, you could negotiate to split the difference or offer to pay a larger portion of their closing costs to help them to increase their down payment.

Worst Case Scenario: Lower Your Sale Price.

If all else fails, you can lower your sales price to meet the Appraised Value.

If your Agent agrees with the Appraisal, this might not be a bad option if you really want to save the deal from falling through.

This is another example of when working with a good, experienced Agent can pay off.

Your Agent should give you an honest assessment of which direction the market is going and how good your chances are of getting a higher price from a different Buyer if you were to relist it.

One good thing about the Appraisal issue:

If your Buyer is paying cash, you don't even need to do an Appraisal in the first place!

The Appraisal process really is primarily for the Lender's satisfaction.

However, if your next buyer is getting a mortgage, you'll have to go through the Appraisal process again, with no assurance that the result will be different.

Look to your Agent for insight into how far off the low Appraisal really is.

Reason 2. The Buyer Faces Financing Issues.

While it was once much easier for buyers to get approved for a mortgage loan, this is no longer the case.

Credit scores & payment history can be an instant red flag to Lenders that will make it difficult for your Buyer to get a mortgage.

Luckily there is a way to avoid an offer falling through due to a Buyer's financing issues before it ever happens:

Require that all prospective Buyers who view your property already be pre-approved for their mortgage.

This is the easiest way to ensure that you won't run into this problem right before the closing.

One potential pitfall:

If your house *needs work*, especially if any of the major systems are compromised (roof, foundation, HVAC, electrical, plumbing), your Buyer might have significant trouble getting conventional financing.

There are always other options, like Hard Money Loans, Credit Unions, even checking with other Banks (most Buyers / Borrowers don't shop around much).

But many nationwide **big-brand banks will not easily approve mortgages on houses that need work.** This is a scenario to consider selling to a real estate investor & cash buyer.

Reason 3. The Buyer is Unable to Sell Their Own Home.

Buying and selling a home, simultaneously, is challenging.

Every home has the potential to be sold, but some homes take much longer to sell for a variety of reasons.

One of a major reason deals fall through is when **a potential Buyer can't sell their current home.**

Priorities are priorities. In many cases, a Buyer must be able to sell their current home, before they can buy yours.

If you receive a ***Home Sale Contingent*** in your Contract of Sale, that Buyer's offer offer that only stands if the buyer can sell their home.

These offers fall through far more often than offers *without* the Home Sale Contingent.

Reason 4. Problems Are Discovered During the Inspection.

One of the most common reasons deals fall apart, or agreed upon prices are drastically renegotiated (read: reduced):

Problems discovered during the Inspection.

In addition to the Appraisal, which as mentioned is largely for the Lender, nearly every home Buyer is going to have a professional come in for a full home Inspection.

There are lots of reasons why having a comprehensive home Inspection is a good idea. It can expose potential liabilities & safety issues, as well as the presence of pests or deadly gases like radon & carbon monoxide.

However, these Inspections can also cause many offers to fall through.

One thing to keep in mind:

Home inspectors find issues with *every* home.

So, just because some issues are discovered during your Buyer's total home Inspection, does not mean your deal will fall through.

It might mean you'll have to agree to fix something, or to reduce your sale price, to compensate for the unexpected issues.

This is why one of the best ways to avoid unexpected Inspection issues altogether is to have a **pre-listing Inspection**.

A Pre-Listing Inspection will give you the opportunity to fix any issues before any Buyer ever has a chance to surprise you with them. This can will significantly reduce your stress during the Pending & Closing process, while simultaneously reducing your Buyer's chance at getting cold feet later.

Some of the potential Home Inspection issues you might get blindsided by include, but are not limited to:

- Mold,
- Pest infestations,
- Foundation/Structural Issues,
- Roof leaks or damage,
- Electrical issues,
- Leaky plumbing,
- Asbestos,
- HVAC problems,
- Carbon monoxide,
- Radon,
- Too much more to list!

Long story short:

The Home Inspection process is almost always going to bring up some surprises if you don't **preempt them with your own Pre-Listing Inspection.**

Reason 5. The Buyer's Offer is Accepted on Another House.

Most of the time when you have an offer on the table, your house is not the only one that Buyer has their eye on.

In fact, they can have other pending offers on another house (or houses) at the same time.

This can be a little dicey, depending on contract terms & local real estate regulations, but it definitely happens. Even if your Buyer isn't under contract at another property, **they might have offers out all over town.**

There are a few reasons they could pull out their offer on your home for another house:

- They need to move in ASAP and can close faster on another house.
- Your house was not their first choice.
- They get a bad feeling about your house, or cold feet, and play it safe by choosing another.

Unfortunately, this is often completely out of your control.

Just about the only thing you can do to increase your odds of closing with a Buyer is to hire an experienced Agent who has been through this before and knows how to handle such a situation.

Reason 6. The Buyer Gets Cold Feet.

A Buyer can become uncertain about many factors that come with buying your home.

For example, a Buyer might get cold feet due to:

- The home itself,
- The neighborhood,
- Other location considerations, or even just
- A gut feeling that something isn't right.

Also, sometimes a Buyer will get hit with buyer's remorse if there's a lot of competition for a home, while shoppers are getting caught up in the buzz of the pursuit.

Similar to ‘Reason #5’ there is not a lot that a Seller can do to prepare for this one.

Nevertheless, there may be some warning signs.

For example, **if the Buyer has yet to be pre-approved for a mortgage**, they might not be ready to commit to a purchase.

Another prospective Buyer to watch out for is the ***First Time Home Buyer***. This type of individual is more prone to cold feet at the last stages of a purchase than any other demographic. Be ready for issues if you get under contract with a first time home buyer.

Trust your Agent’s instincts on this one – this is probably not their first time seeing the signs of cold feet.

Reason 7. Unexpected Issues With a “Cloudy” Title.

Prior to the closing, there are multiple documents that need to be reviewed, including the **Title** of the home.

In fact, the most common issues with the closing documents relates to the Title. That’s because it’s the ownership document that creditors & legal authorities target with liens, holds, *lis pendens*, Probate, and much more.

Some of the most common Title problems include but are not limited to:

- Outstanding liens
- Public record errors
- Past bankruptcies
- Missing heirs

If the Buyer is not aware of some of these problems, they might get a bad gut feeling about closing on your house during the home stretch.

This is one of the best reasons to **always buy Title Insurance when purchasing a property!**

For the few hundred dollars added at Closing for Title Insurance, you could save thousands if unexpected cloudy Title issues arise when you try to sell your home. Many issues are related to previous owners, or are incorrect filings, but they will still **make it difficult (or impossible) to get your home sold until they're resolved!**

Otherwise, you will basically have ***three options:***

OPTION 1: Get the Title issues expunged / removed (if they are incorrect).

This will most likely involve hiring a Title Company or Real Estate Attorney to contact the original holder of the Lien or other Encumbrance on your Title.

Hopefully a qualified representative will be able to handle it for you quickly, for a few hundred to a thousand dollars.

OPTION 2: Pay off the Liens or other issues yourself.

Even if the issues clouding your Title are 100% not your fault, caused by previous owners or incorrect information...

Sometimes the easiest way to just get your house sold, closed & over with, is to pay the Liens off yourself.

Otherwise, **until they are taken care of** --- regardless of who's fault they are --- **you are going to have trouble** getting your house sold.

OPTION 3: Reduce your Sale Price so the Buyer can deal with the Title.

Ask your Agent if negotiating a lower price would help the Buyer come to terms with buying your house in spite of the cloudy Title.

Everything in real estate is negotiable, and sometimes you'll find it quicker, cheaper, and easier to simply reduce your Sale Price and let the Buyer deal with the Title issues.

However, this will usually be the most expensive option, so you'll want to avoid it if at all possible.



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Seller's Disclosures: What You're Legally Required to Share With a Prospective Buyer, and Why

What You *Must* Disclose.

Once you accept an offer on your home, it is time to spill the beans.

Specific Disclosure Laws vary from state to state, city to city, and even county to county. No matter where you are:

It's a safe bet to assume you have, at the bare minimum, **a legal obligation to tell the Buyer every known, non-obvious material defect.**

A material defect is any issue that could negatively impact the value of the property.

If you know about & conceal any known material defects during the sale of your home, **you can be liable for damages to the Buyer.**

In most cases, the Disclosures process means filling several lengthy boiler plate Forms, listing things like:

- Any major repairs, whether by you or 3rd parties,
- Additions to the house,
- Any previous permitted work,
- Septic tank presence & condition,
- Foundation issues or drainage trouble,
- Electrical issues,
- Structural damage or roof problems,
- Termites or other insects, pests, or mold,
- Any known easements or appurtenances,
- Any liens or encumbrances on the Title,
- Neighborhood disputes or boundary issues,
- The potential presence of lead based paint.

Depending on where you live, you might be required to disclose whether or not the home has ever been a crime scene or even if it's haunted (but these requirements are much rarer).

No matter what, this is **a crucial area to seek professional advice** from your Title Company, Real Estate Attorney, or Real Estate Agent.

Why You Should Disclose Everything.

Failure to disclose certain issues could result in the **delay of a closing**, the **offer falling through**, or even **legal liability after the sale.**

By being very upfront with the Buyer, via candid & open Disclosures, you will avoid paying many potentially costly consequences down the road.

A Seller who doesn't disclose known defects can be sued by the Buyer when the defect is discovered.

This can be **based on either the state / county Disclosure Laws**, or worse yet: ***based on fraud*** (a potentially criminal offense)!

If you can't reach a settlement with the Buyer, you'll have to go to court – adding an extra laundry list of expenses just to litigate. If the court finds in favor of the Buyer, you might be liable for:

- Paying for repairs & other damages resulting from the undisclosed defect.
- Paying for the Buyer's attorney fees & court costs.
- In rare cases, refunding the Buyer & taking back the house (if the court invalidates or "rescinds" the sale).
- Paying extra "punitive" damages to punish your failure to Disclose, and compensate the Buyer for their trouble.

It should hopefully, by now, be abundantly clear:

It's better safe than sorry.

Disclose all known material defects to a prospective Buyer... before you sign any contracts!



ing via: [StevePB](#) – [CCO](#)

Signing The Paperwork: Contracts, Escrow, Title, Deed, Liens, and HUD

You found your qualified Buyer, you've come to an agreement on terms & price, and it's time to actual close the sale & sell the property.

What now?

Dealing with the real estate transactional paperwork is no small feat! It's a complicated legal process with a variety of documents, restrictions, protocols, and regulations.

You'll almost definitely **need to work with a Real Estate Attorney, Title Company, and/or Real Estate Brokerage** to get the sale closed without violating any rules or regulations.

Escrow

You may have already signed closing instructions when your escrow account was opened, but if not, you will have to sign it at the closing.

Pay attention here and make sure the credits and debits are correct.

An escrow company will pay off any liens on the property, including your mortgage balance and any property taxes owed until the date of closing.

It will also distribute the commissions and any other fees you owe to your broker. Once all of the fees have been taken out, you will receive the amount is left over from the sale (either in the form of a check or a wire transfer).

The HUD-1 settlement statement

The closing agent will prepare the required accounting including of all the money involved in the transaction.

- Check for the following:
- Sale price
- Payoff balances on your loan
- Pro-rated tax
- Utility bills (which you are being charged)

You will need all of this information on this form for your federal income taxes, so again, make sure everything is correct.

Title and deed

The title is simply a form you must sign swearing that you have the right to sell the property.

The deed is the tool used to facilitate the transfer of titles.

Depending on your state, the type of deed will vary (grant deed, warranty deed, etc.), but the purpose is the same in every case.

The transfer of ownership to the buyer once the deed is signed—which includes the legal description of the property—is recorded at your county courthouse.

Mechanic's liens

Be aware that there might be a case in which you will be asked to sign a legal document stating that there is no possibility of a lien being placed on the property for owed money to a labor worker, such as a subcontractor.

What Can Go Wrong at Closing, and How to Prevent It

Problem: Errors in documents

This is the most common problem at closings, so be prepared just in case this happens to you.

These errors can include but are not limited to:

- Misspelled names
- Switched up address numbers
- Incorrect loan amount
- Missing pages

Either way, all of these could cause a delay of hours or even days.

Prevention: Preview everything

Ask to see every single piece of paperwork as soon as you can. By spotting a problem before the closing date, you may be able to get it fixed and keep your closing on schedule.

This is the time to ask questions. If something seems off or not exactly right, be sure to mention it to your agent.

Double-check the following when previewing documents:

- Loan amounts
- Down payment amounts
- Spellings

- All personal information

Problem: Title isn't actually clear.

Let's pretend that it is closing day and your buyer is doing their final walkthrough.

They walk inside and notice that it is freezing because the furnace broke a week ago. The closing that was supposed to happen that today is now pushed back two weeks.

Prevention: Study the Title Report yourself.

In this case, *you* hold liabilities for this. Sure, it can be tempting to just leave repairs until it's no longer your problem, but that will come back to haunt you.

Now, given the situation, you are already going to be held back a few days or a week just to get the furnace replaced.

However, if you would have notified the buyers and their agent the day that it went out, you could have saved yourself a week's worth of waiting to get this closing done.

Problem: Something's wrong at the final walkthrough

Let's pretend that it is closing day and your buyer is doing their final walkthrough.

They walk inside and notice that it is freezing because the furnace broke a week ago. The closing that was supposed to happen that today is now pushed back two weeks.

Prevention: Be forthright

In this case, *you* hold liabilities for this. Sure, it can be tempting to just leave repairs until it's no longer your problem, but that will come back to haunt you.

Now, given the situation, you are already going to be held back a few days or a week just to get the furnace replaced.

However, if you would have notified the buyers and their agent the day that it went out, you could have saved yourself a week's worth of waiting to get this closing done.

Problem: Mortgage delays

Sometimes the buyer has a problem that directly affects you—thereby turning into *your* problem. For example, if the buyer's lender is not on top of their game, it could set the closing back for weeks.

Prevention: Communicate

Obviously the mortgage lender is not working for you, so it's hard to prevent a mishap like this one.

However, you *can* get in touch with your agent and make sure that he/she is constantly in contact with the buyer's agent. When the days until the closing are ticking down, it is always better to over communicate than to under communicate.

If there is going to be a delay, knowing about it ASAP will only help you make the necessary adjustment to your schedule.

How to Sell Your House As-Is Fast, For Cash

There is no **easier, faster, more efficient way to sell your house** than to an established local investor (like us).

We buy houses Cincinnati.

We buy Cincinnati houses of all types, from run down & abandoned houses, to fully rehabbed & tenant occupied houses.

We even buy Cincinnati apartment buildings, and Cincinnati commercial property.

Below, we'll be going into much more detail about our simple [5-Step Real Estate Cash Buying Process](#), but the short version is simple:

- We want to buy your Cincinnati real estate.
- We can pay cash - financing is never an issue.
- We buy properties "as is" ... so you needn't worry about costly repairs or clean-up.

All you need to do is [fill out our brief Seller form online here](#).

We'll get in touch with a ball-park offer of what we can pay to buy your house. Since we'll be paying cash, we can generally close within 2-3 weeks of our first interaction.

We Buy Cincinnati Real Estate As Is, Fast, for Cash

When you decide to sell to us, you'll **save yourself a ton of hassles and expenses.**

You'll **save yourself the real estate agent or listing fees,** because we'll buy directly from you.

Plus, we buy properties in "as is" condition, so **you won't need to waste time and money on costly repairs.**

In fact, you don't even need to clean up - just take what you want and leave the rest. We'll handle the hard work, and make selling your house a breeze.

Long story short: if you are looking for a fast, hassle-free way to sell your house (or apartment building or commercial property), consider selling to a local real estate investor like us.

We Buy Real Estate in As Is Condition

We buy Cincinnati real estate **as is.**

When we buy properties "as is" condition, you'll **never need to waste money, time, or energy on costly repairs or clean-up.**

This is especially important for properties that have sat vacant, or that have not been updated / repaired for a significant time.

This also means that if your property is full of furniture or other belongings you don't want (even if it is a "mess" and full of "junk")...

We will make you an offer to take these problems off your hands.

We have teams who can both clean and repair / renovate the property so you don't have to.

All you have to do is take whatever you want, and leave the rest to us.

Skip the Cleanup & Repairs: We Buy Cincinnati Real Estate As Is.

If you have a problem property that is going to require significant time, energy, or money to clean up / repair before it would be ready to list on the open market, **selling to investors like us is *one of your best options*.**

You'll not only save yourself the cost of clean-up, repairs, and renovations ... you'll also **save yourself the *time & headaches*** these will add to the selling process.

Many people who sell to us find that there are just too many repairs, or too many belongings in the house to get it ready for Showings & Open Houses.

By selling to us, you can save yourself from these problems, and **Close the sale on your property without repairs or clean-up - in "as is" condition.**

**We're Cash Buyers:
Financing Is Never an Issue**

Since **we buy real estate in Cincinnati for cash**, financing is never a problem.

This also means that when we make you an offer on your property, we have the means to follow through.

Plus, with access to additional cheap capital from [Cincinnati Hard Money Loans](#) & Bank Loans, you won't have to worry about a deal with CincyBuyer falling through due to financing issues.

When you decide to sell to us, you'll never again find yourself in a position expecting a sale to close ... only to find the buyer backing out at the last minute because they couldn't secure financing.

Cincinnati Real Estate Cash Buyer: Ready to Pay in Full at Closing

When you get an offer from us, you can rest assured that **we're ready to pay - in full - for the value of our offer.**

You'll receive a cashier's check at time of closing for the total value of our sale, with no hassles or delays due to unforeseen circumstances.

Compare that to selling the property yourself or through a real estate agent on the open market.

Especially on houses that need work, or houses in lower price tiers, many offers will come from ***first time home buyers who are not ready to pull the trigger.***

Plus, nearly all home buyers will be using a mortgage, meaning they will always have a Financing Contingency and Appraisal Contingency in their Contract of Sale.

Skip those hassles and sell to a cash buyer like us. We'll never back out of a deal because we couldn't secure financing.

Most of our Contracts of Sale don't even have a Financing Contingency or Appraisal Contingency because we don't need them... we pay cash!

When We Buy, We Close Fast (On Your Schedule)

Because we are cash buyers - financing is never an issue. We can ***buy your Cincinnati real estate & close fast ...***

If you're wondering "*How to sell my Cincinnati real estate fast?*" then you're in the right place.

We can close in as little as 2 weeks from our first interaction. [Find out what we'd offer to buy your house here.](#)

Sell your Cincinnati house fast to CincyBuyer, for a quick, easy closing.

That means if you have a Cincinnati property you need to sell *fast*, selling to us is by far your best option.

Since we buy from you directly and pay cash ... when we make you an offer, we are ready to move forward right away.

Our Bullet-Proof Home Buying Formula for Faster Closings

We have developed ***a bullet-proof home buying formula*** over the past decade.

To get the ball rolling, all it takes is our quick ~15 - 25 minute walk-through.

Then, we'll go back to the office, crunch the numbers, and make **a ball-park cash offer *in 24 hours or less.***

From the moment we get a property Under Contract, to the moment the sale has Closed (with a cashier's check in your hands, and our Title Company handling the transfer), you'll rarely have to wait more than 7 - 10 days.

The average Listing time (Days On Market), if you were to sell your house through a Real Estate Agent, is upwards of 60 - 90+ days. That's **not even including the time the property might be Pending & Under Contract.**

Compared to the average sale through a Real Estate Agent, **selling your Cincinnati house *fast*** to us will take less than 1/3 of the time.

Less than 1/3 of the waiting around for the property to sell ...

Less than 1/3rd the time, agony, and effort of trying to get a house sold!

Plus, since we buy Cincinnati houses in as is condition, you won't even have to do any repairs or clean-up when you sell to us.

Our Simple 5-Step Real Estate Cash Buying Process

Step 1: Share Your Property Details.

To get started, [fill out our brief Seller Form online.](#)

You can reach it by visiting:

cincybuyer.com/sell/

Or, just go to CincyBuyer.com and click the “Get a Cash Offer” button.

Step 2: We’ll Do Our Homework.

Once we have your details, we'll research your property, ask follow up questions, and run the numbers.

Step 3: We’ll Make You a Cash Offer.

Based on our research, we'll make a cash offer to buy in as is condition. This no-obligation offer will be in writing, with an expiration date.

Step 4: If You Accept the Offer...

We'll sign the Contracts, handle Inspections, and help coordinate the Closing at a reputable local Cincinnati Title Company.

Step 5: Your House is SOLD!

Is as little as 2 weeks from today, your Cincinnati house could be Sold, as is, fast, for cash!

Selling to Us: Request a No-Obligation Cash Offer.

If you're ready to **sell your Cincinnati real estate in as is condition, fast, for cash:**

We're here to help!

We buy Cincinnati houses, apartment buildings, and commercial properties.

Following our simple **5-Step Cash Buying Process**, we can close on your property in as little as 2 weeks.

While we of course cannot buy every property that crosses our desk, we are always in the market for Cincinnati real estate.

If you'd like to find out what we'd pay to buy your property:

[Click Here to Request Our No-Obligation Cash Offer.](#)

Or, you can simply visit us online at:

CincyBuyer.com

Finally, you are also welcome to reach us directly, anytime, at:

513.299.8289

Thanks for reading today!

BONUS: 37 Point Home Seller's Checklist

Getting Ready To Sell

- Set your Home Selling Timeline. “*House SOLD by _____.*”
- Review finances & set aside money for Home Selling Costs.
- Consult with Professionals: REALTOR®, Accountant, Attorney, Title Company, etc.
- Do a Title Search to ensure your Title is Clear for sale with no Encumbrances.

Critical Home Improvements

(Evaluate & Repair where necessary.)

- Floors?
- Plumbing?
- Interior and Exterior Lighting?
- HVAC?
- Doors and Windows?
- Interior and Exterior Paint?
- Roof and Chimney(s)?
- Gutters and drainage systems?
- Driveways and Walkways?
- Landscaping and Plants?
- Basement, Foundation, and Garage?

With or Without a REALTOR®?

- Consider your options for selling FSBO.
- Interview and review Real Estate Agents.
- Request cash offers from local Real Estate Investors.

Pricing & Marketing Your Home

- Review nearby comparable sales (comps) for Active & Recently Sold Listings.
- Set your Asking Price. “*Our Asking Price for this house is _____.*”
- Make sure house is cleaned & staged, then have Professional Photographs taken.
- Get your Listing written up & posted on the MLS by a Real Estate Agent.
- Advertise your Listing online via Zillow, Trulia, FSBO.com, and other websites.

Getting Your House Sold

- Get ready for Phone Calls from Buyers.
- Get ready for Emails from Buyers.
- Get ready for In-Person Showings.
- Schedule & Market your first Open House.
- Obtain necessary Purchase Contract Forms.
- Obtain necessary Disclosure Forms.
- Review Forms with a Real Estate Attorney.
- Review docs with a real estate attorney.

Actually Closing the Sale

- Negotiate an Offer with your Buyer.
- Sign the Purchase Contract (might need a Notary or Witness, consult Title Company).
- Select Title or Escrow company for Closing.
- Deliver all required Disclosures to Buyer.
- Complete inspections and contingencies.
- Pay Closing fees and transfer Deed & Title.

