

FOR SALE BY OWNER GUIDE



SECURITY
TITLE AGENCY

FOR SALE BY OWNER

THIS BOOK IS PRESENTED TO



AS A COURTESY OF



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PREPARING YOUR HOME FOR SHOWING

You've probably heard that the most important thing to consider when purchasing a home is "location, location, location." While this is certainly true, there are other deciding factors for buyers.

Among the most important of these is first impressions and curb appeal. Knowing how to prepare your home for showing is crucial. You should first make necessary repairs in order to make your home look its best. Don't invest in overly expensive or large-scale improvements such as room additions, etc. These costs will only come back to you at a very reduced rate.

It's easier and less costly to disclose a problem areas and make price adjustments accordingly. You should, however, invest money in cleaning and painting. How you decorate your home is not nearly as much a factor as how clean it is or what condition it is in. Be objective about it; if you immediately notice cracks or peeling paint, you can be sure the buyer will also notice. In general, the appearance must be clean and neat throughout. Little touches go a long way in providing good curb appeal.



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LITTLE TOUCHES GO A LONG WAY IN PROVIDING GOOD CURB APPEAL

- Adding flowers to the front of your home is an inexpensive way to dress it up.
- Also be sure the lawn is trimmed, the driveway is clean, and the garage doors stay closed.
- Be sure the front door is clean and freshly painted, if necessary.
- The window-sills and screens may need some work. Where possible, open draperies to brighten the rooms.
- A fire in the fireplace and cookies in the oven lend a certain charm to a home. Display fresh flowers when possible.
- Eliminate any cracked plaster, loose boarding, or otherwise unsightly features.
- Make kitchens and bathrooms sparkle. Fresh towels, attractive shower curtains, and clean area rugs help to spruce up bathrooms.
- Remove furniture in rooms that look too crowded. Most of us tend to have too much, and a general rule of thumb is to remove about one third of it.
- Pack up knickknacks and paperwork to create an uncluttered atmosphere.
- Dishes should be put away and counter-top appliances hidden.
- Carpets and area rugs should be cleaned.
- Throw out items you haven't used in the last year. This will make moving easier as well!
- Turn on the lights in every room to show your home at its best.
- Use lamps rather than overhead lighting whenever possible.
- Children and pets should not be around during the showing as they tend to distract buyers. Large dogs, in particular, should be contained to avoid intimidation.



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HOMEOWNERS REPAIR CHECKLIST

Exterior

- How is the condition of the paint?
- Doorknobs polished and working properly?
- Any doors that "stick" when opening?
- Stucco free of cracks?
- Bricks firmly in place?
- Front entry clean (including door mats and entry rugs)?
- Doorbell in good condition?
- Gutters clean?
- Roof in good repair?
- Windows cleaned, caulked, and working properly?
- Window screens in good condition?
- Exterior lights working?
- Fence paint attractive?
- Sidewalks free of clutter, toys, etc.?
- Trash cans out of sight?
- Lawn green, mowed, and trimmed?
- Trees and shrubs trimmed?
- Flower beds need sprucing up?
- Workbench free of tools, etc.?
- Garage door working properly?
- Driveway cleared of vehicles?
- Auto stains in driveway?
- Pool and spa clean and in good condition?
- Pool equipment working properly?



HOMEOWNERS REPAIR CHECKLIST

Kitchen

- Ceiling and walls clean?
- Flooring in good condition?
- Sink clean and in good repair?
- Faucet leaky?
- Countertops in good condition and uncluttered?
- Oven clean?
- Stovetop clean with fresh drip pans?
- Appliances in good condition?
- Pantry neat and organized?

Great Room

- Paint on ceilings and walls in good condition?
- Flooring in good condition?
- Window treatments fresh?
- Room uncluttered?
- Too much furniture?
- Fireplace clean with wood stacked neatly?

Dining Area

- Paint on walls and ceilings in good condition?
- Too much furniture in room?
- Flooring in good condition?
- Window treatments fresh?
- Light fixtures clean and shiny?
- Room uncluttered?

Laundry Room

- Washer and dryer neat and free of dust?
- Floor clean?
- Light working properly?

Heating and Cooling Systems

- Furnace and air conditioning filters replaced?
- Hot water heater clean?

Bedrooms

- Paint in good repair?
- Window treatments fresh?
- Light fixtures or lamps make the room appear bright and airy?
- Flooring clean and in good repair?
- All door hardware in good condition?
- Excess furniture removed?
- Closets neat and clean?

Bathrooms

- Paint in good repair?
- Wallpaper, if any, in good condition?
- Flooring clean and free of grout stains?
- Showers, sinks, tubs, toilets cleaned and unstained?
- Fixtures working properly?
- Caulking in good condition?
- Cabinets and closets clean & organized?
- Shower curtain or glass enclosure clean and attractive?

Entry Hall

- Clean and attractive?
- Light fixtures in proper working order?
- Uncluttered?



DETERMINING VALUE

The Most Important Step in Selling Your Home

Pricing your home correctly is crucial to the sale. You don't want to give away your property, but you also don't want to price it so out of proportion that you don't interest buyers. Today's buyers are much more sophisticated than those of yesterday. They've done their homework before deciding to buy and they expect you as a homeowner to do yours. Once they have previewed a few homes in the area and with the amenities they want, they develop a very refined sense of value - just as you would. They may even have spent time researching homes available on the Internet. So how do you go about pricing your home correctly? A good real estate professional could be an enormous asset to you. He or she has information about comparables that isn't easy for you to obtain. However, if you want to go it alone, there are other resources for you. The County Assessor's office has sales information on all properties that have been sold. As you check these comparables, be sure to compare "apples to apples". Make sure that the sold properties have the same amenities that your property offers and make appropriate adjustments if they don't. Visit open houses on neighboring properties for sale. You might collect the listing flyers to compare square footage, pool size, number of bedrooms, etc. You may find that you simply cannot be sufficiently objective about your own home. Remember that information is powerful. Consider contacting the agent who brought you this handbook and offer to exchange the names of buyers with whom you come in contact for help with pricing. And finally, consider carefully before asking a price that is higher than what you really want. Even though many people expect to negotiate, many other properties may be available in their price range. If the price is not realistic, most buyers will not bother to look at your home.



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ADVERTISING: DO'S AND DON'TS

Advertising is very important in the sale of real property. Without it, most potential buyers will never know about your home. Although good advertising can be expensive, having your home on the market too long without advertising can be much more costly.

Some definite DO's including the following:

- Do contact a sign company to make the yard sign for you. A clearly visible sign with a holder for flyers is one of your most powerful tools.
- Do prepare an informational flyer listing the amenities you are offering.
- Do prepare and use Open House signs. Again, be sure they are professionally prepared.
- Do plan to advertise in large publications (newspaper) and the smaller publications as well (Pennysaver, etc.).
- Consider preparing a financing options informational flyer.
- If your home is a luxury home, consider advertising on the television "home selling" channel.
- Do list special amenities your property may have such as a pool, a spa, fireplaces, etc.
- Do mention in your advertising that you are a "For Sale By Owner". Some buyers are particularly interested in working directly with a seller. Be aware, however, that buyers working without an agent frequently expect that they will be the party who saves the commission rather than you. Expect lower offers as a result of this line of thinking.
- If you will cooperate with an agent who brings you a buyer (by paying them a commission), be sure to advertise that fact.

Some definite DON'T's including the following:

- Don't make a frail attempt at putting out a homemade yard sign.
- Don't skip the flyers. Buyers really want to know more about the property (especially the price) before looking.
- Don't include too much information in your newspaper advertising. Ads that are too lengthy don't get read as often. You may end up providing reasons to exclude your property before the curb appeal of your home has a chance to work its magic.
- Don't stretch the truth with regard to factual information such as square footage, room dimensions, age, etc. We're all used to rounding off numbers, but in real estate that could be considered fraud after a sale is closed.
- Don't mention times you are available to show your home as you might be alerting would-be thieves about planned absences.
- Don't advertise that you must sell; especially if time or circumstances are critical. You'll only encourage poor offers. Instead, advertise the very best acceptable price on your home. It will sell if it's priced right.



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ADDITIONAL MARKETING TIPS

(OR SERIOUS REASONS TO CONSIDER USING A PROFESSIONAL)

ABOUT SHOWING YOUR HOME:

Have valuables stored away safely as not all people to whom you show your home will actually be buyers. Unfortunately, since you have no way of knowing anything about a "buyer" who comes to your door, being safe is truly better than being sorry. Beware of buyers who want to look at your home at odd times of the day or night. However, you'll need to keep some flexibility for people who really do work odd hours or keep tight schedules. The security of working with a real estate professional who has taken the time to pre-qualify buyers, learned something about whom they are, and who accompanies them through your home is extremely valuable. You will need to compensate carefully for this missing benefit.

Maintain a guest register. When showing your home, always insist that potential buyers "sign in". Perhaps you'll even want to jot down the license plate number. Realtors® holding Open House typically tell buyers that the seller requires it but, in truth, it's a way to avoid the dangers of having an anonymous person lurking in your home.

Be available, be available, be available! If you don't answer your phone or open your door, your home is effectively off the market. Again, you must compensate for the lack of a professional real estate company with 24 hour phone coverage 7 days a week. You are also missing the multiplied efforts of all the agents belonging to the Multiple Listing Service who work with many, many buyers. And you are missing a secured Lock Box which allows the opportunity of documented access to your home when you are away. Have your home in "show condition" on a moment's notice. You often won't get more time than that. And buyers are usually not so abundant that you can afford to shoo one away.

Put out a number of Open House signs leading to your home. Make sure at least one sign sits near a more heavily traveled street. Hold open house frequently and, better yet, on a regularly scheduled day and time. Balloons, flags, coffee and donuts are all good ideas.

If you're really not computer literate, consider hiring a printer or graphic artist to make your flyers. Be sure to mention the amenities your home offers as well as the price and any favorable financing which may be available. Include a photo of your home if possible, as a buyer may not remember which was yours after collecting many flyers.



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IMPORTANT ISSUES

THE PURCHASE CONTRACT

The Standard real estate purchase contract most commonly in use in Arizona is 10 pages long and may be obtained through a real estate professional. You may also obtain a very basic one or two page form at any office supply store. Be aware that these brief forms may leave many potential issues un-addressed. Most buyers will not bring a contract with them and will expect you to provide the contract form.

Do not sign anything until you have a clear understanding of what the purchase contract says. If you're not sure, see an attorney. The money you save will be well spent. Once a buyer has signed the contract, collect earnest money from them in a check payable to Security Title Agency. Open escrow by depositing the check and the contract with an escrow officer at one of our convenient locations.

FINANCING OPTIONS

It's a good idea to sit down with a knowledgeable mortgage lender when you are ready to market your home. Understanding the financing options that are available to a potential buyer will help you in negotiating a contract. Depending on the price of your home, you may need to consider offering several different types of financing such as FHA, VA, or the many varieties of conventional loans. The choice of available mortgages can have tremendous impact on your closing costs. Providing this information to your buyer will streamline the buying process significantly.

Your particular tax situation might make it profitable to consider a seller carryback for a portion of the sales price. However, be sure that you first investigate the tax consequences and understand the benefits and risks associated with carrybacks.



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CLOSING COSTS...WHAT TO EXPECT

TAXES:

Your taxes will typically be pro-rated to the day of closing. If you currently have an impound account of taxes and/or insurance, those funds may be refunded to you upon the payoff of your loan or may be negotiated as part of the contract if your loan is assumed.

ASSESSMENTS AND LIENS:

Assessments against the property or liens against either you or the property must be considered in escrow. Generally, they will be paid off at close of escrow with the amount being deducted from your proceeds.

INSURANCE:

Be sure your buyer has insurance in place before you cancel yours. Normally, this will be handled in the course of the escrow. If you negotiate a leaseback, you should also talk to your insurance agent to be sure that you have the proper coverage.

ESCROW AND TITLE INSURANCE:

The seller usually pays for the buyer's title policy. The premium is based on the sales price and you are welcome to call Security Title for a quote based on your anticipated sales price. Typically, the escrow fee is split half and half between buyer and seller except where a new VA loan is being placed. The amount of the escrow fee is also based on the sales price and will vary somewhat depending on whether or not there will be a new loan.

INSPECTION AND APPRAISAL FEES:

There are several different inspections which may be required in connection with the sale of your home. If there is to be a new loan, an appraisal will be required. Almost invariably, a termite inspection is required. You and the buyer must specify clearly who will pay these charges. If repairs are required as a result of any inspections, you must determine in advance which party will pay these costs. Make certain that these agreements are stated in writing as part of your contract.



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IT PAYS TO USE A PROFESSIONAL

CAN YOU SELL YOUR HOME BY YOURSELF?

Many of us have a "Do It Yourself" streak that needs to be satisfied. The great incentive in selling by owner is in the perceived opportunity to save the real estate commission. We encourage you to consider carefully whether the actual savings will be sufficient to offset the following hurdles which you may encounter. (Bear in mind that the buyer also expects to save the commission by offering you a lower sales price.)

- Do you really have the knowledge to sell your home?
- Have you gathered market condition data for your neighborhood from a qualified resource?
- Do you understand real estate disclosure laws?
- Do you understand Fair Housing laws?
- Are you comparing homes in your area from an unbiased and unemotional viewpoint in order to determine real value?
- Do you feel comfortable showing your home to perfect strangers at whatever hour may be necessary?
- Are you prepared to be at home every weekend and in the evenings to show the property?
- Are you familiar with the multi-page real estate purchase contract commonly used in Arizona, and do you understand how to fill it out in order to protect yourself?
- Do you understand the financing products available to your buyer, including the advantages and disadvantages of a seller carryback?
- Do you know how to choose a title company, a lender, appraiser, termite company, and home warranty company?
- Are you prepared to deal with the outcome of a property inspection?
- Do you need to hire a real estate attorney and how much will he or she be charging for services?
- How and where will you advertise in order to achieve maximum exposure? (The first ten days are critical.)

Simply put; the stress and time required to sell your home needs to be given serious consideration. If you sell your home yourself, you will work very hard to do it. Only you can decide if you have the time and patience to take on a project of this magnitude.



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DID YOU KNOW?...ABOUT REALTORS®

Only a real estate professional who belongs to the National Association of Realtors may call him or herself a Realtor®. He/she is bound by a strict Code of Ethics and has pledged to protect and promote the interest of parties involved in a transaction by providing fair treatment.

In addition:

- A Realtor® is knowledgeable about market conditions and has easy access to information that a seller would have to work very hard to accumulate.
- A Realtor® knows how to advertise in order to achieve maximum exposure for your property. He/she also belongs to the local Multiple Listing Service and can ensure you that your property will be available to all of the Realtors® in your area.
- A Realtor® understands competitive pricing.
- A Realtor® has many tips on how to “stage” your home for viewing.
- A Realtor® can give you information about closing costs and let you know what you can expect in fees from various loan programs. This will provide you with realistic expectations about your net proceeds.
- A Realtor® can tap into a large market of potential buyers through various referral networks.
- A Realtor® frees you from the hassle of showing your home and handling phone inquiries. Your home will be shown only to serious, qualified buyers.
- A Realtor® will remain objective when presenting offers and counter-offers. Unfortunately, homeowners are emotionally “tied” to their homes and can cost themselves thousands of dollars by not maintaining objectivity. The negotiation of your contract with the buyer is far too important to leave to chance.
- A Realtor® carries errors and omission insurance.



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IF YOU CHOOSE A REAL ESTATE PROFESSIONAL...

If you sell on your own, GREAT! If you don't, you still have the option of hiring a professional. Perhaps it would be wise to set a time limit of thirty days or so. If you're not seeing the activity you want, you can list your property at that time.

Be sure to save the business cards of the agents who call on you. Make note of those who are the most persistent as that's the type of agent you'll want to employ when you want your home SOLD. The following suggestions will also help you make a decision:

- Look for signs in your neighborhood. It's good to know which agents are most knowledgeable about your particular area.
- Is the agent's company nationally recognized? Many large companies have relocation departments with access to people who are transferring into the area.
- Is the agent's company a high quality smaller company affiliated with a national network?
- Is your agent an experienced full-time agent? Does the agent have any professional designations? The practice of real estate is very knowledge intensive. The extensive education indicated by professional designations is extremely valuable.
- Ask what service you can expect and how often you will be updated on activity.
- Do you feel a rapport with the agent so that you will feel comfortable during the negotiation process?
- Has the agent been visible and accessible while you have been marketing the property yourself?
- Will the agent provide you with references to past clients? Do check them out.

Note: Do consider new agents. Often their energy and enthusiasm is a real asset to a homeowner. A great attitude and a willingness to work hard is more desirable than someone who is too busy to answer calls or too "burned out" to give you the marketing expertise you deserve.



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ESTABLISHING YOUR "FSBO TEAM"

It will be very helpful for you to determine in advance what vendors you will be using during the sales process.

Your "FSBO Team" should be a group of professionals that have a good reputation and a helpful attitude. You should contact them before the sale to let them know you will be in need of their services. Get to know them and familiarize yourself with the process. Included in this group will certainly be a title company and a lender; with the possible addition of a home inspector and a home warranty provider.

ABOUT SECURITY TITLE AGENCY

As a leader in the Metropolitan Phoenix real estate community, Security Title is uniquely capable and positioned to offer our customers the very best and most complete service. Having become a member of the Fidelity Financial group of companies, we now enjoy the strength of our association with the largest title insurer in the worked combined with the same local decision making that marked our success. We are currently celebrating 30 years of doing business in the Valley. Our professional staff is widely recognized for the depth of knowledge and experience brought to each transaction. Our commitment to customer service is exemplified by our constant refrain: "Attitude is Everything". With more than 40 offices located throughout Maricopa County, Security Title is the premier choice in Arizona's escrow and title insurance industry.

SOME OF OUR SERVICES INCLUDE:

ESCROW SERVICE: More than 40 branches located throughout Maricopa County, from Wickenburg and Litchfield Park to Superstition Springs and from Carefree to Ahwatukee, provide convenient escrow services. Our award winning escrow staff is dedicated to professionalism and customer care.

TITLE INSURANCE: Security Title offers title policies in Maricopa and Pinal Counties from three large national title insurance underwriters. This gives us the flexibility to offer the lowest filed rate possible and to provide additional problem solving when the circumstances demand it. In addition to the considerable financial strength of Security Title, these major underwriters, Ticor Title Insurance, Security Union Title Insurance Company, and Chicago Title stand behind the financial security of your transaction.

ACCOUNT SERVICING: If your purchase involves deferred payments, our Account Servicing department is available to process your payments, keep complete and accurate records of payment history and balances due, pay taxes and insurance if desired, and hold your original documents until the deferred balance has been paid in full. It's a wise Buyer and Seller who retain a neutral party for this important function.

DELAYED EXCHANGES: Our Trust Department offers superior experience, helpfulness, and financial security when your tax situation calls for a delayed exchange. For developers of commercial or subdivision property, our Trust department is imminently qualified to service your most complex trust requirements.



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WHY DO YOU NEED TITLE INSURANCE?

To protect the most important investment most people will ever make - the investment in a home. It is a rare buyer who would risk such a purchase without title insurance. What if some matter arises affecting the past ownership of the property? When you convey the property to the buyer, you warrant the condition of the title. It is much wiser to pay a one-time premium to insure the buyer against unforeseen problems, than to assume such a large liability yourself.

How do you learn about what claims there are against the property? Title insurance is issued after a search of public records. Matters found, such as unpaid taxes or mortgages and other recorded documents that can affect the title, are reported to you so that these matters can be corrected before you sell.

What protection does title insurance provide against defects and hidden risks? Title insurance will pay for defending against a lawsuit attacking the title and, if the claim is valid, will either resolve title problems or pay the insured's losses. For a one-time premium, an owner's title insurance policy remains in effect as long as the buyer or their heirs retain an interest in the property or have any obligation under a warranty in any conveyance of it. By providing expertise in risk elimination at the time of purchase and protection against hidden risks, the title insurer protects against title loss.

What does title insurance protect against?

In addition to recorded matters that may affect the title, here are just a few of the most common hidden risks that can cause a loss of title or create an encumbrance on title:

- False impersonation of true owner
- Forged deeds, releases or wills
- Undisclosed or missing heirs
- Instruments executed under an invalid or expired power of attorney
- Mistakes in recording legal documents
- Deeds by person of unsound mind
- Deeds by minors
- Deeds by persons supposedly single, but in fact married
- Liens for unpaid estate, inheritance, income or gift taxes
- Fraud

What does this mean to me? The peace of mind in knowing that the investment your buyer makes in your home is a safe one. Most buyers would be very concerned about purchasing a home without title insurance.



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WHY DO I NEED TO KNOW A LENDER?

It's very important to have a professional lender available to pre-qualify your buyer. Otherwise, you may spend countless hours showing your property to too many people who could never have afforded to buy it in the first place. You might even waste valuable days with your property off the market before finding out your buyer cannot qualify. Your lender will pre-qualify each potential buyer to make sure that they are financially capable of purchase your property.

A mortgage broker will shop for the best loan and the best possible terms for your buyer. They will provide you with information on various lending programs and will usually be able to provide you with flyers about the latest interest rates. Having this information available for potential buyers makes the purchasing process much less intimidating to them. You will add to the value of your home by saving your buyer from having to shop all over town for a lender.

If your buyer is not working with a real estate professional, the support of your "support team" may mean the difference between a successful closing and a lost opportunity. The lender works with the other member of the support group to make sure that the loan is approved and funded on time. In addition, they are capable of handling any unforeseen situations before they become a problem.



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CHOOSING A HOME WARRANTY COMPANY

You might find that it's a very good idea to obtain a home warranty that will cover the major systems of your home for the new buyer. Heating, air conditioning, electrical systems, plumbing, and many more items could be covered in the event of a problem after close of escrow. Many buyers consider this to be a very attractive incentive to purchasing your home over similar properties. It's wise to advertise that a home warranty will be included with the home sale.

Home warranties vary in price but usually range from \$295 to \$400. You may add additional coverage for pools and other special features. Some warranties will even cover your home while you have it on the market. Once a buyer takes possession of his/her new home, it can be very disheartening and expensive if a major system breaks down. There is a small deductible charged for services rendered; typically \$25 to \$50 per visit. The Buyer may also renew the coverage each year, if they wish. Assure yourself of hiring a reputable company by checking references of the company you are considering. You may find these services by looking in the Yellow Pages or by asking your Realtor® for recommendations.



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WHAT ABOUT A HOME INSPECTION?

Handling the real estate disclosure issue has often been a challenge for homeowners. Using a home inspection company may alleviate some of those concerns. Many buyers today insist on a home inspection as a condition of the purchase.

The cost of a typical inspection is between \$250 and \$400. Some contractors offer to inspect homes at a nominal fee, but bear in mind that they may have a biased interest in doing repair work. It is important to hire someone who is familiar with all facets of construction and who only does inspections.

One way to qualify a potential inspector is to insist that he or she be a member of the American Society of Home Inspectors (ASHI). This trade organization has been successfully raising the standards of home inspectors nationally. ASHI sets standards for inspectors and makes the effort to see that the membership follows those standards.



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IN CONCLUSION

We hope that you have found this book useful as you endeavor to sell your home. Refer to it often and, should you have other questions, please call the Realtor[®] who provided you with this information. His or her job is the business of selling real estate. As a professional, they work very hard at maintaining the necessary knowledge to keep up with today's competitive market. With this in mind, we hope that you will reconsider hiring a Realtor[®] in the near future.



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www.SecurityTitle.com