1. Place an ad in your local newspaper. Always include the area of town, the price, number of bedrooms and bathrooms. You must also increase the exposure of your home by placing your ad on various Internet web sites..

2. Consider advertising in local publications.

3. Design a Flyer or Brochure for your property. A black and white photo and description of the home is important.

4. Know at least three different methods available to finance the sale of your home. Assumable loan, seller financing, variable rate loan, adjustable rate loan and a fixed rate loan are good examples. Buyers want to know the total cash down payment, including closing costs, and monthly payments.

5. Know your current annual taxes and homeowner insurance premium amounts. Are they paid from an impound account or by some other method?

6. What are the current interest rates and points on fixed and adjustable rate loans?

7. Consider having an appraisal done on your home to determine the current value. Buyers typically offer less than you are asking because they know a

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savings of the commission is often built into the price. You are trying to save the commission and so are they. You need to know what the fair market value of your home is.

8. When a prospective buyer visits your home, follow these guidelines:

- .Set appointments at their convenience.
- Always prepare the home before it is show even if you have to leave.
- Have your property brochures available.
- Introduce yourself at the front door.
- Let them tour the home with as much privacy as possible. Buyers feel uncomfortable making comments in your presence. When they complete the tour, ask them if they would like to go back for a second look.
- Be prepared; most people may not be that interested in your home.
- Buyers shop by comparison and there are usually a great number of homes for them to consider.

9. In the event you receive an offer from a buyer, have them put it in writing, including an earnest money deposit. Be prepared to pay an attorney to review the legalities of such a contract.

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