

SELLER'S

guide

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www.sagersells.com





Outstanding Agent
Outstanding Results!



HELLO, I'M

DiAnn

Welcome to
our world!



Lindsey B

Transaction
Coordinator

a little about Us...

I am a lifelong resident of Skagit Valley, with strong roots in the North West growing up as a "Daughter of the Pioneers" (Yes, that is a real thing...), with a family history that extends back to the 1800s through the Lewis and Clark expedition.

I've learned amazing virtues like a strong work ethic and that my word and a good handshake are my bonds. Both values were learned from a lineage of Alaskan fishermen and many years of fishing the waters of Alaska myself.

Being passionate about people, I want to hear and share your life story... helping you build your dreams of Home Ownership

My trusted team and I, with the help of local well-vetted contractors, inspectors, and lenders, will do our level best to help you find the perfect place to call home.

I service Skagit, Island, Whatcom, and Snohomish Counties, but I am connected to a wide network of agents that I can access if you need a home in a different area.

contact info

 www.sagersells.com

 DiAnn@SagerSells.com

 www.facebook.com/SagerSells/

 [@diannsagerrealestate](https://www.instagram.com/diannsagerrealestate)

 [@saygrrrr](https://www.pinterest.com/saygrrrr)

 [@diannsager](https://www.linkedin.com/company/diannsager)

My commitment to you

Acting in good faith at all times by placing your interests above all others.

Adhering to your instructions and keeping open communication while guiding and supporting you through the home buying process.



Homeowners Gained an Average of \$28K in Equity over the Past Year!

What is Home Equity?

Equity is the current value of your home minus what you still owe on your loan.

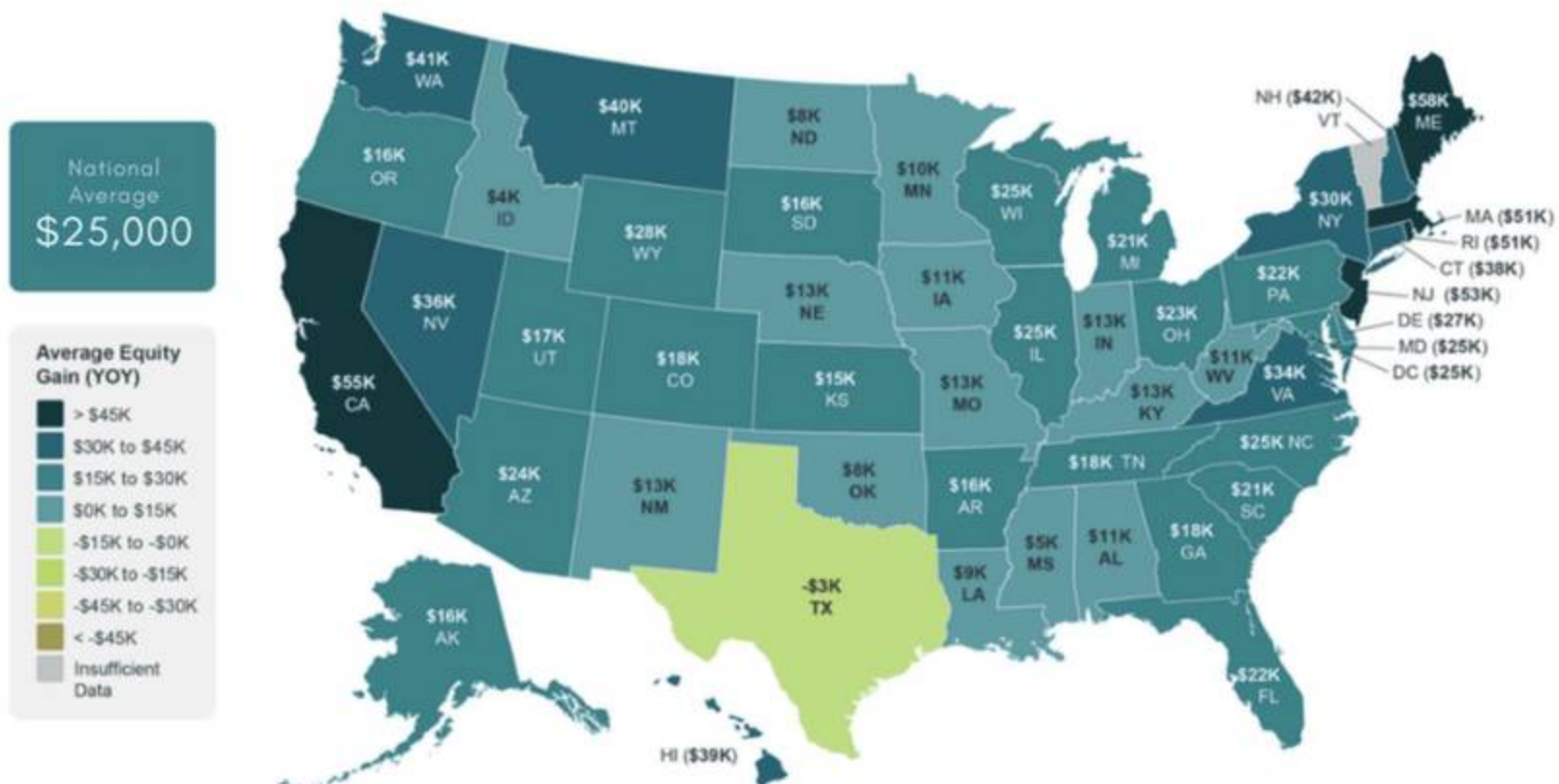
It goes up as:

- You pay down your loan
- Home prices appreciate



Homeowner Equity Gains over the Past 12 Months

Year-Over-Year, Q2 2024



Source: CoreLogic

HOME SELLER'S *Roadmap*

Use this roadmap as a quick overview of the selling process.
If you have any questions, please reach out to your realtor!

1

FIND AGENT

Find a great agent that you're comfortable working with

2

PRICING

Have your agent pull comparable properties and find a valuation for price of your home.

3

CLEANING AND STAGING

Prepare your home for showings

- Declutter
- Deep Clean
- Wash Windows
- Fix or repair items if needed

6

LISTING

Your home is live and viewable by potential buyers

5

MARKETING

Your realtor will ensure that your home is marketed across multiple platforms

4

SHOWINGS

Be as flexible as possible to get the most potential buyers viewing your home

7

OFFERS

Your agent will help you consider all offers presented and negotiate fairly

8

UNDER CONTRACT

The contract becomes binding after you and the buyer agree on the contract term.
Time frames for purchase begin the day after mutual.
Home Inspection and Appraisal inspection will be scheduled.

9

FINAL DETAILS

Start packing and be prepared for delays

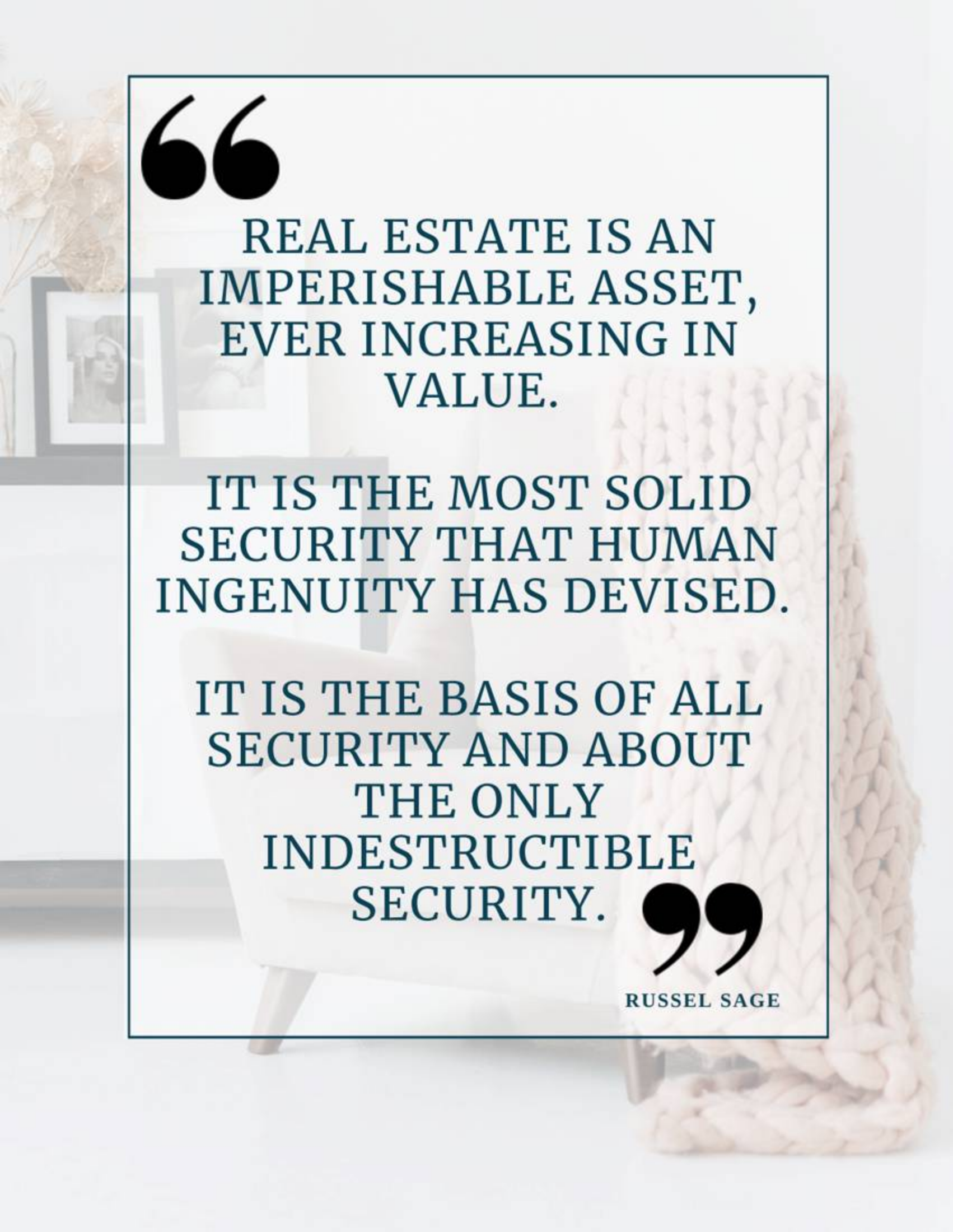
10

CLOSING

Attend the closing meeting, transfer keys and celebrate!



REAL ESTATE BROKER
CRS, MCNE, SRES,
EPRO, ABR, REALTOR



“

REAL ESTATE IS AN
IMPERISHABLE ASSET,
EVER INCREASING IN
VALUE.

IT IS THE MOST SOLID
SECURITY THAT HUMAN
INGENUITY HAS DEVISED.

IT IS THE BASIS OF ALL
SECURITY AND ABOUT
THE ONLY
INDESTRUCTIBLE
SECURITY.

”

RUSSEL SAGE



10 STEPS TO

Selling your Home

- 01** FIND A GREAT AGENT
- 02** ESTABLISH A PRICE
- 03** PREPARE YOUR HOME
- 04** MARKETING
- 05** LISTING
- 06** SHOWINGS
- 07** OFFERS & NEGOTIAIONS
- 08** UNDER CONTRACT
- 09** FINAL DETAILS
- 10** CLOSING

A modern living room interior featuring a light blue velvet sofa with two matching pillows. To the left is a round, dark-topped side table with a polished metal frame, holding a small decorative vase. The background includes a wall with vertical wood slats and a light-colored wall. A large, semi-transparent geometric overlay in shades of teal and blue covers the left and center of the image. The text "Preparing to Sell" is written in a white, cursive script across the middle of the image.

Preparing to Sell

Reasons you may want or need to sell your home

Here are a few of the most common reasons people choose to sell. You may find that one of these resonates with you and is reason enough to move.

- **"Moving"** Some factors that can motivate a move to a new area include changing jobs, wanting to be closer to friends and family, seeking to live in your ideal location, or simply desiring a change in scenery
- **"Moving on Up"** Many homeowners decide to sell to move into a larger home. This is especially common when there's a need for more space to entertain, a home office or gym, or additional bedrooms to accommodate a growing family.
- **"Downsizing"** Homeowners may also decide to sell because someone has recently moved out, leaving more space than needed. Additionally, they might have recently retired or simply feel ready for a change.
- **"Change in Status"** Divorce, separation, or marriage are other common reasons individuals choose to sell their homes.
- **"Health Concerns"** If a homeowner faces mobility challenges or health issues requiring specific living arrangements or modifications, they might sell their house to find one that better suits their needs.

01

Find a great agent

A real estate agent is a huge asset to you as you go through the home-selling process. This is one of the biggest transactions of your life and you need a skilled professional guiding you through the process. Your agent will be working with your best interests in mind and can help guide you through all the stages of selling your home.



CONNECT YOUR HOME WITH PROSPECTIVE BUYERS

Agents often have access to information about homes going on the market before the public. They can expose your home to the largest potential audience.

GET YOU MORE MONEY

Agents will be able to help you negotiate top dollar for your home.

ATTENTION TO DETAIL

The process of selling a home requires a good deal of paperwork. Your real estate agent will help you fill out all documents and get them submitted properly.

PROFESSIONAL NEGOTIATOR

Agents deal with any difficult conversations that need to happen. They will also help you consider offers and negotiate with the buyer on your behalf.

EXPERT GUIDE

Realtors are there to help you with any questions you have along the way. They offer an objective opinion and can give you a much needed online presence.

02 Establish a Price

Pricing your home competitively...

The listing price is one of the most important factors in a successful home sale. Many people tend to list too high and they either have to move greatly on the price or it takes much longer to get any offers. Your real estate agent should be an expert in what homes are selling for in your area. Lean on them to help guide you in setting the perfect starting price. Homes that are competitively priced have a much greater chance of selling in a timely manner.

What determines the price?

Remember that your home is only worth what buyers are willing to pay. Your real estate agent will run a comparative marketing analysis (CMA) and provide you with a list of other houses that have sold recently in your area. This will help you see what homes of comparable size and condition to yours are going for in the current market.

You also have the option of having a home appraisal conducted to give you a better idea of the home's value.



03

Prepare your home

There are many quick and inexpensive things you can do to increase the likeliness of selling. Do a quick spruce up around the inside and outside of the home. Include things like decluttering, checking for leaky faucets and pulling weeds in the front yard.



When potential buyers are coming through your home, make sure to keep all valuables and personal information out of sight. Also remove any family photos and replace with art. You want the potential buyer to be able to imagine themselves living in the home.

Home Staging tips...

- There are many levels of home staging to choose from based on your budget and the value of staging in your area. Whether you choose to DIY or hire a professional do your best to neutralize and depersonalize as much as possible to appeal to the widest range of potential buyers.
- You can increase your number of showings by allowing agents to use a lockbox instead of setting appointments. If you are setting appointments try to be as flexible as possible.
- Most buyers look for homes online prior to making an appointment. Professional photos can make or break a sale. You only get one chance to make a first impression.

Preparing Checklist

Exterior

- Mow lawn
- Trim around walkways, trees and bushes
- Remove weeds from flowerbeds and mulch
- Remove flaking or peeling paint and repaint or stain
- Inspect driveway, sidewalks and foundation for cracks
- Keep the roof and gutters free of debris
- Wash all windows and window wells
- Ensure all lights are working and bright



Interior

- Repaint in neutral colors that appeal to many styles
- Remove all clutter and personal photos
- Keep pets and their belongings out of sight
- Pair down on toys and keep them organized
- Create a warm, inviting space in each room

Real Estate Terms to know

When selling a property, it's crucial to familiarize yourself with key real estate terms to navigate the process smoothly.

- **"Listing Agreement"** is a contract between the seller and a real estate agent that authorizes the agent to market the property.
- **"Market Value"** refers to the estimated price at which a property would sell under normal conditions. "Appraisal" is a professional evaluation of a property's value, often required by lenders.
- **"Comps"** or comparable sales, are homes in a given area that have sold within the past several months that a real estate agent uses to determine a home's value.
- **"Closing Costs"** encompass various fees and expenses, such as title insurance and attorney fees, that buyers and sellers must pay to finalize a transaction.
- **"Compensation"** All real estate compensation is negotiable. Sellers can offer buyers agents compensation to help bring buyer to their listing. Some buyers do not have the additional funds to pay their agent, but can afford to buy the home. Sellers offering to pay the buyers compensation allows those buyers the opportunity to buy and helps the seller have more buyers available to purchase their home.
- **"Contingencies"** are conditions that must be met for a sale to proceed, such as passing a home inspection or securing financing. Understanding these terms can empower sellers to make informed decisions and facilitate a successful transaction.
- **"Home Inspection"** one of the contingencies in the offer from your buyer may be an inspection contingency. This allows the buyer to have a licensed inspector into your home for a number of agreed upon days. depending on the findings they may ask for an additional 5-days above the previously agreed upon days to bring in other professionals and get second opinions and bids for work.
- **"Sellers Net Proceeds"** Net proceeds is the amount you walk away from after selling your home. However, this isn't the same as the sale price, there are other fees that come into play, including excise tax, escrow fees, unpaid HOA dues, your portion of Propane or Oil on the property, unpaid liens etc...

A collage of various hats and fabrics in teal and natural tones. The background features a mix of textures: a teal woven hat, a light-colored woven hat, a teal knitted hat, a teal hat with a large tassel, a teal hat with a wide brim, and a teal hat with a wide brim and a large tassel. A large teal diamond shape is overlaid on the collage, containing the text "Finding the right Buyer" in a white, cursive font. The text is arranged in four lines: "Finding", "the right", "Buyer".

Finding
the right
Buyer

04

Marketing

Once your home is ready to sell, the goal is to get it in front of as many buyers as possible.

The best marketed homes have beautiful photos and compelling listing descriptions that draw in and catch the eye of potential buyers.

Marketing Tips

- Enhanced Digital Marketing to multiple areas with ad spend.
- Professional Listing photography
- Professional videography for Listing Video
- Store all children and pet toys out of sight
- Try to be as flexible as possible
- Find a place for your pets during showings
- Don't miss an opportunity for your home to be seen.

05

Listing

Your home is officially on the market - *Congratulations!*

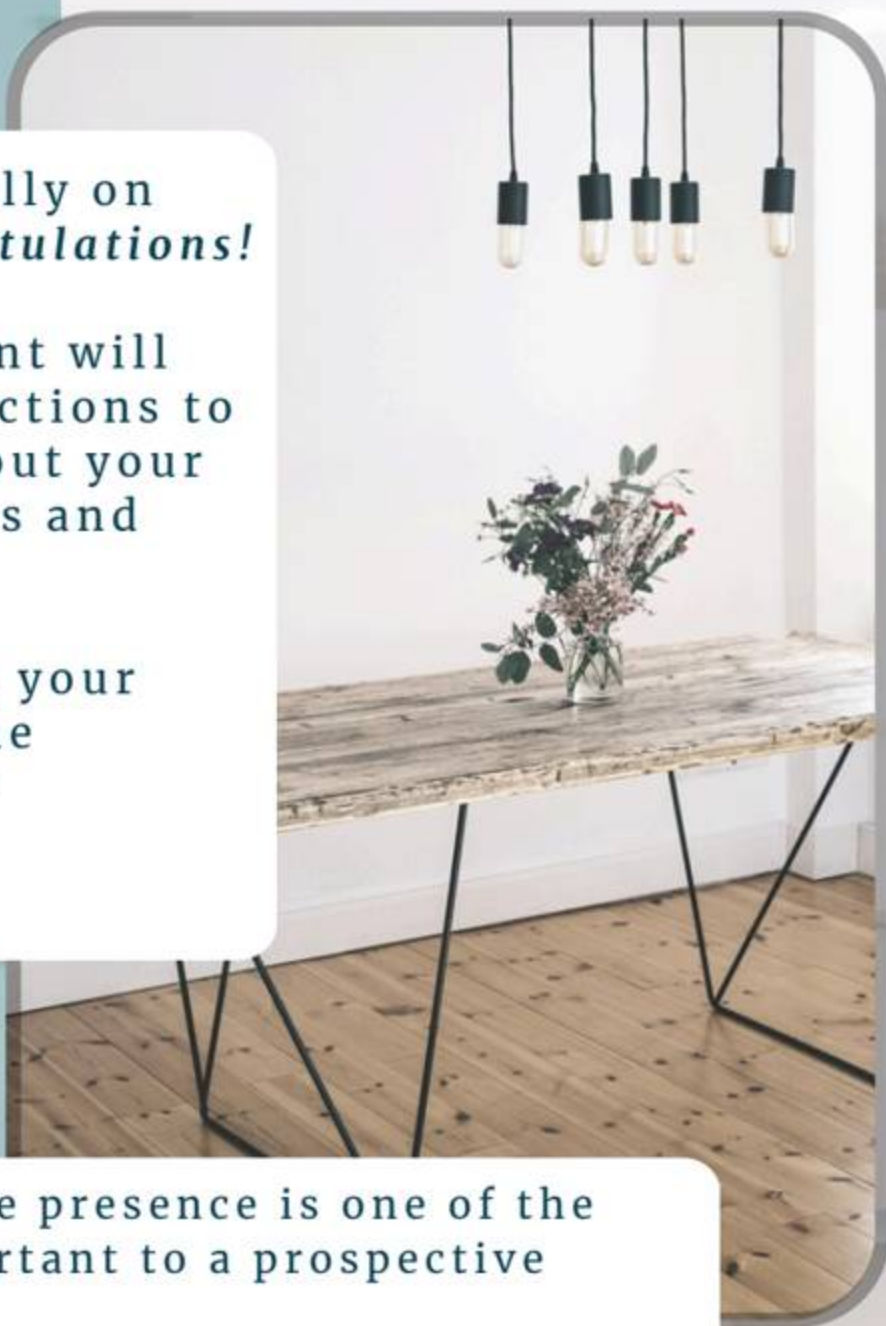
Your real estate agent will now use their connections to get the word out about your home to other agents and potential buyers.

A sign will be put in your front yard and all the marketing tools you discussed will be implemented.

Your online presence is one of the most important to a prospective buyer.

Many people start their search here.

Having professional, well-lit photos will give you the upper edge of attracting your ideal buyer.



06

Showings

The most important thing to keep in mind while showing your home is **flexibility**



Your real estate agent will set up private showings as well as an Open House to get as many potential buyers in your home as possible.

Keep a daily to-do list so you're ready to leave at a moment's notice.

Make sure to find a place for your pets during showings.

You want the potential buyer to be able to envision themselves living here and that can be difficult with a barking dog in the background.

Showing Checklist

...if you have ten minutes

- ☐ Make all beds
- ☐ Put all clutter in a laundry basket, then take with you in the car
- ☐ Empty all garbage cans and take out trash
- ☐ Wipe down all countertops and put all dishes in dishwasher
- ☐ Put out your nice towels
- ☐ Pick up all toys and personal items
- ☐ Turn on all lights

...if you have an hour

- ☐ Do everything on the ten minute list above
- ☐ Vacuum all carpet and rugs
- ☐ Sweep all hard surface floors, mop if you have time
- ☐ Wipe down major appliances
- ☐ Wipe down all glass and mirrored surfaces
- ☐ Put away all laundry
- ☐ Quickly dust highly visible surfaces
- ☐ Sweep all hard surface floors, mop if you have time
- ☐ Set out an air freshener or freshly baked cookies



Final
Steps

07 Offers & negotiations



Depending on your market you may receive multiple offers if your home is priced correctly.

Your real estate agent will be your best advocate at this point. They will help you review each offer and decide which is best for you.

Be sure to disclose any current issues you know of with the home. You don't want any legal issues creeping up later.

Next, be prepared to negotiate. It is just another step in the process. Your agent will guide you on what is in your best interest with the offer at hand.

After you receive an offer you have a few choices. You can accept the offer as it is, make a counter-offer or reject the offer altogether. It is good to discuss these decisions in depth with your agent as they know and understand the current market.

It can sometimes take a couple of counter-offers back and forth before an agreement is made on both sides. These are commonly done verbally before the final document is drawn up.

08 Under Contract



An offer doesn't become binding until both the buyer and seller agree to the terms and sign a contract.

At this point, several things still need to occur before closing.

These include...home inspection, title search, property survey and a final walk-through by the buyer within 5 days of the closing. (If possible do your walk through right before signing is best, if not the day before or the day of is better.)

09

Final Details



This is a great time to get started packing. Make sure to keep current on insurances and change over the utilities. Try to keep your schedule open in case last minute issues arise.

10

Closing

Closing is the final step in your home selling process.

During the closing, the deed is delivered to the buyer, title transfers and is recorded at the county, financing documents and title insurance policies are exchanged, and the agreed upon funds are paid.

Final closing documents are commonly signed in advance.

Keep in mind what you may be required to pay at closing including agent commissions, your part of the excise tax, title insurance charges and recording filing fees.

Congratulations on selling your home!

Preparing for a Successful Closing

Here are a few simple yet important steps you can take to ensure a smooth escrow transaction!

1. Inform Escrow about any travel plans that may occur in or around closing.

To facilitate a smooth closing, documents must be signed and recorded promptly – any travel plans must be given to Escrow so they may plan accordingly.

2. Provide all parties email and phone number. Communication is key throughout the transaction and providing accurate emails and phone numbers for all parties allows for a smoother flow of information and closing.

3. Double check to make sure all contact information on the purchase and sale agreement is accurate, complete, and legible. Incomplete or inaccurate contact information could delay closing and cause major headaches for all parties!

4. Completely fill out the information requested in the “Open Up” email you receive from your Title company. Please note, that the email comes from the Escrow Officer or Escrow Team.

This email can be mistaken for spam or junk mail so be on the lookout as this email is a crucial piece to a smooth transaction and closing. Again, please make sure they completely and accurately fill out all information requested!

Customer Testimonials



I don't normally leave reviews but DiAnn was such a pleasure to work with that I wanted to share my families experience, and encourage others to partner with her to find and/or sell their home.

We had a home to sell and a home to purchase at the same time, and she handled both transactions simultaneously with ease. When it came to selling our house she went above and beyond, on both our listing and our open house weekend. Upon our offer review date we had multiple offers and were in contract right away. When it came to finding a home she exceeded our expectations and was always available to show us listings, gather information, and walk us through the process.

We were able to close on both homes the same day.

She is a real person who has your best interest at heart and doesn't treat you like another transaction. She made us feel safe and cared for throughout the process of selling and buying at the same time (which can be stressful!). I can't say enough good things about our experience working with DiAnn and would highly recommend her.

— Rachelle Neis

Having been an agent in two different states, DiAnn exceeded our expectations. While her knowledge of the area is superior, her customer service is off the charts! Not only does she do whatever is needed during the transaction, but she always puts her customer first.

DiAnn assisted our family during COVID-19. She had to keep up with both our searches from out of state and regulations. It was an amazing job on both accounts with the highest level of professionalism. DiAnn had to do more chasing on this transaction with the lack of information provided. We received feedback from many (water, county, contractors and more) about how amazing she was. DiAnn is so personable that we feel like we gained an expert agent and a dear friend at the same time. She went above and beyond!

— Tracy Cutler

I first met DiAnn Sager while visiting open houses in Anacortes, WA. At the time I was considering buying a single family rental, but I always had a duplex in the back of my mind. I had told her about this, and one day one did come on the market and DiAnn had me there the next day. It's a good thing, too, as there were two other offers that day. Luckily for me, my offer was accepted. DiAnn was right in there, sometimes contacting me twice a day as we submitted the original offer, the post inspection offer, and a counteroffer. She really came through for me during a somewhat difficult negotiation period for the purchase of this investment property. She is always on the ball, hard-working, tenacious and above all, honest. I can recommend DiAnn very highly!

— profedeseattle

Skagit County Utilities To Contact

Your escrow agent will prorate any utility bills on your new property. However, it is always wise to contact these utilities to make sure that they have your name on file for any future billings after you move in. Sellers do not take kindly to receiving bills after they have moved! And, you do not want to have service inexplicably cut off when you least expect it.

SEWER & GARBAGE

Anacortes	(360) 293-1909
Big Lake	(360) 422-8373
Burlington	(360) 755-0531
Concrete	(360) 853-8401
La Conner	(360) 466-3933
Mount Vernon	(360) 336-6218
Sedro Woolley	(360) 855-0929
Water/Waste	(360) 466-4443
Water	ext 206
Waste Management	(360) 757-4068

WATER

Anacortes	(360) 293-1909
Concrete	(360) 853-8401
La Conner	(360) 466-3933
Skagit PUD #1	(360) 424-7104
Snohomish PUD	(425) 783-1000

GAS & POWER

Cascade Natural Gas	(888) 522-1130
Puget Sound Energy	(888) 225-5773
Snohomish PUD	(425) 783-1000

PROPANE

AmeriGas	(360) 424-6119
Northwest Propane	(360) 424-4471
Skagit Farmers	(360) 757-6053

PHONE

Comcast	(888) 266-2278
Frontier	(877) 462-8188
Verizon	(360) 757-1308
Frontier	(866) 928-3123

CABLE & INTERNET

Comcast	(888) 266-2272
Clear Com	(360) 854-7811
DirecTV	(360) 424-2171
Wave Cable	(866) 928-3123

SCHOOLS

Anacortes	(360) 293-1200
Burlington	(360) 757-3311
Concrete	(360) 853-8141
La Conner	(360) 466-3171
Mount Vernon	(360) 848-6706
NW Career & Tech	
NW Ed. Services	(360) 299-4000
Sedro Woolley	(360) 855-3500
Skagit Valley College	(360) 416-7600

VEHICLE LICENSING

Mount Vernon	(360) 336-9343
AMSI	(360) 419-9986
Sedro Woolley	(360) 855-1162

DRIVERS LICENSING

Anacortes	(360) 588-0508
Mount Vernon	(360) 416-7563

MISCELLANIOUS

Voter Registration	(360) 336-9305
Island Hospital	(360) 299-1300
Island Hospital	(360) 424-4111
Poison Info Center	(800) 222-1222

WHATCOM COUNTY UTILITIES TO CONTACT
ISLAND COUNTY UTILITIES TO CONTACT
<https://www.ohsd.net/Page/6907> Boundary Map
SNOHOMISH COUNTY UTILITIES TO CONTACT

SEWER & GARBAGE

Bellingham	(360) 778-8000
Coupeville	(360) 678-5701
Arlington	(800) 592-9995
Stanwood	(800) 592-9995
Camano Island	(800) 592-9995
Oak Harbor	(360) 279-4500

WATER

Whatcom	(360) 384-4288 x 27
Island	(360) 679-7331
Snohomish PUD	(425) 783-1000

GAS & POWER

Cascade Natural Gas	(888) 522-1130
Puget Sound Energy	(888) 225-5773
Snohomish PUD	(425) 783-1000

PROPANE

AmeriGas	(360) 424-6119
Northwest Propane	(360) 424-4471
Skagit Farmers	(360) 675- 2277
VanderYacht	(360) 757-5550

PHONE

Comcast	(888) 266-2278
Frontier	(877) 462-8188
Verizon	(360) 757-1308

CABLE & INTERNET

Comcast	(888) 266-2272
Ziply	(866) 699-4759
DirecTV	(360) 424-2171
Astound	(800) 427-8686

SCHOOLS

Bellingham	(360) 676-6400
Meridian	(360) 398-7111
Mt Baker	(360) 383-2000
Ferndale	(360) 383-9200
Oak Harbor	(360) 279-5000
Snohomish	(360) 563-7300
Shoreline Community College	
Everett Community College	
Edmonds Community College	
University of Washington -Bothell	

VEHICLE LICENSING

Camano Island	(360) 387-4700
Oak Harbor	(360) 679-7368
Snohomish	(360) 679-7368

DRIVERS LICENSING

Whatcom	(360) 778-5100
Island County	(360) 902-3900
Snohomish	(360) 778-5100

MISCELLANIOUS

Voter Registration	(360) 336-9305
Island Hospital	(360) 299-1300
Island Hospital	(360) 424-4111
Poison Info Center	(800) 222-1222

Mortgage Rates in 2025

Mortgage Rates Are Expected To Ease and Stabilize in 2025

After experiencing significant volatility and uncertainty in 2024, expert forecasts indicate that mortgage rates are likely to stabilize in 2025. Projections suggest rates could ease slightly compared to their current levels, creating a more predictable environment for buyers and sellers alike (see graph below).

Mortgage Rates Projections				
30-Year Fixed Rate, as of November 2024				
Quarter	Fannie Mae	MBA	Wells Fargo	Average of All Three
2024 Q4	6.60%	6.60%	6.80%	6.67%
2025 Q1	6.50%	6.60%	6.65%	6.58%
2025 Q2	6.40%	6.50%	6.45%	6.45%
2025 Q3	6.30%	6.40%	6.25%	6.32%
2025 Q4	6.30%	6.40%	6.30%	6.33%

Sources: Fannie Mae, MBA, Wells Fargo

This stabilization could offer an opportunity for those who've been waiting for more favorable conditions to make their move in the housing market.

It's crucial to understand that forecasting mortgage rates is one of the most challenging predictions in the housing market. Rates are influenced by a variety of key factors, including inflation, the overall economy, government policies, and more. While experts anticipate that rates will ease slightly in 2025, they are likely to remain a moving target.

To navigate these uncertainties effectively, it's essential to work with a trusted real estate agent and lender. They can provide you with the latest updates and help you understand how shifts in mortgage rates might impact your plans. With expert guidance, you'll be better equipped to make informed decisions about your move.

This image shows a single page from a notebook or ledger. The page has a light gray background and features approximately 20 horizontal black lines spaced evenly apart, providing a guide for writing. The corners of the page are rounded. There is no handwriting or other markings on the page.

Who you work
with matters!



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