CENTURY 21
Professionals

YOUR COMPLETE SELLER SUCCESS GUIDE

Jalen Harris
Realtor® | USAF Veteran
Century 21 Professionals
520 483 5823 | 248 429 9740
jalenharrisc21@gmail.com
harrisjrealty.com

Everything you need to know to prepare, list, and close smoothly - with the right plan and the right realtor dedicated to you!

Dear Seller,

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Buying or selling a home is a big decision, and I understand it is about more than just numbers on paper. It affects your time, your finances, and what comes next in your life. My role is to help you understand the process, know your options, and feel confident in the decisions you are making along the way.

I focus on being straightforward, responsive, and solution oriented. I keep you informed, explain what is happening in the market, and make sure you are never left wondering what comes next. Whether it is reviewing offers, navigating inspections, or preparing for closing, I stay involved and make sure the details are handled the right way.

Every transaction has moving parts, and small issues can turn into bigger ones if they are not addressed early. That is why I pay close attention to timelines, communication, and follow through. I work to anticipate challenges, keep things organized, and help prevent surprises that can delay or derail a deal.

I also believe strong communication builds trust. You will always know where things stand, what your options are, and what to expect next. If something needs attention, I address it quickly. If a decision needs to be made, I make sure you have the information to make it with confidence.

My goal is simple. To protect your interests, respect your time, and make the selling process as smooth and predictable as possible. From listing your home to closing day, I am committed to helping you move forward with confidence.

Thank you for trusting me to be part of your real estate journey.

Questions?

Please do not hesitate to reach out.

Jalen Harris

(520) 483-5823

jalenharrisc21@gmail.com

YOUR HOME ISN'T JUST A PROPERTY IT IS AN OPPORTUNITY

What I Offer That Most Don't

Personalized Selling Strategy

Your home is not just another listing. I take time to understand your goals timeline and pricing strategy so we can position your home to attract the right buyers and maximize value.

Clear Consistent Communication

You will never be left wondering what is happening. I provide updates on showings feedback and market activity so you always know where things stand.

Professional Marketing That Stands Out

Your home deserves more than basic photos. I use strong marketing including professional visuals social media exposure and targeted online promotion to get your property in front of serious buyers.

Strong Negotiation for Your Equity

Selling is not just about getting an offer. It is about getting the best terms price and conditions. I work to protect your interests and maximize the return on your home.

A Smooth Transaction from Listing to Closing

From scheduling showings to inspections paperwork and closing coordination I handle the details so the process stays organized and stress free.

Working Together Means:

A well planned selling strategy
Strong marketing that attracts serious buyers
Expert negotiation to protect your equity
A smooth organized closing process

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10 THINGS TO LOOK FOR WHEN REVIEWING AN OFFER

A buyer's lender can make or break a closing.

Offer Price vs. Appraised Value - Is the ofer realistic for current comps? Will it appraise?

Buyer's Down Payment Strength - How much is the buyer putting down? More skin in the game means fewer surprises.

Financing Type (Conventional, FHA, VA, USDA) - Know the details; different loans have unique requirements, timelines, and inspections.

Pre-Approval Letter Strength - Is it an underwritten pre-approval or a simplified pre-qual? Big difference!

Lender Reputation - Does the buyer's lender have local experience? Are they responsive? A strong lender partner means fewer delays.

Closing Timeline - Is the timeline realistic for your plans? Will the buyer's lender meet the timeline?

Contingencies - Is the offer contingent on selling another home? Inspections? Repairs? Understand every clause.

Earnest Money Deposit - An earnest deposit shows the buyer's commitment.

Seller Concessions or Credits - What is the buyer asking for? How does it affect your net proceeds?

Communication & Teamwork - Do you feel confident in the buyer's agent and lending team? Smooth, clear communication makes your side easier.

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YOUR LISTING

$450,000

Down	$45,000
Term	30Yr Fixed
Payment	$3,472

$350,000

Down	$35,000
Term	30Yr Fixed
Payment	$2,694

$250,000

Down	$25,000
Term	30Yr Fixed
Payment	$1,925

Estimated Principal and Interest payment plus estimated property taxes and home owners insurance.

HOLLEY COMPTON

Director of Business Development /
Sr. Loan Originator

NMLS# 1283065

(586) 996-5122

Holley@21stCenturyLending.com

-Win Buyers Without Dropping Price-
How a Seller-Paid Buydown Works:

If you're considering a home for $285,000, 5% down payment at 7% interest, the estimated monthly payment is $2,335

However, opting for a Temporary 2-1 Buydown of $6,307 the monthly payment will be reduced for a few years. Here's a breakdown of the potential savings:

YEAR	INTEREST RATE	MONTHLY PAYMENT
1	5%	$1,908
2	6%	$2,077
3-30	906	$2,272

This is not a commitment to lend. Based on a 700 credit score, with 10% down payment 1% discount point. Rate of 6.99% / 7.403 APR Based on rates as of 03/22/2026.

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The Power of Payment vs. Price

More than 75% of buyers shop based on payment, not just the sales price.

While sellers naturally focus on their home's list price and net proceeds, buyers focus on what they can comfortably afford each month. Interest rates have made homes feel out of reach – even if yours is priced fair.

How a Seller-Paid Temporary Buydown Works:

1. You agree to contribute a percentage of the purchase price (ex. 2-3%) to help lower the buyer's interest rate for the first 1-2 years.

2. This helps reduce the buyer's payment for a temporary period, making the home more affordable upfront.

3. You're more likely to get full price offers, because the buyer sees greater monthly savings – without you having to accept a major price cut.

A seller-paid buydown is not just a "concession" - it's a smart marketing strategy to sell quickly, attract motivated buyers, and protect your bottom line.

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The Power of Payment vs. Price

Seller-Paid Temporary Buydown Example:

Seller Example

$300,000

Seller Offers:
$8,000 Concession for Temporary Buydown

Instead of: Dropping Price to $290,000

Result for Seller

- Keeps higher sale price
- Attracts more qualified buyers
- Helps home sell faster
- Protects home value

Bottom Line

Price Cut:	Buydown:
Lose **$10,000** permanently	Spend **$8,000** once

Smart sellers use concessions to protect their price

COMMON APPRAISAL REPAIRS & INSPECTION ITEMS*

The most frequent repairs and inspection items you need to look for when purchasing a home.

Conventional:

- Leaks
- Exposed wriring (outlet covers missing)
- Wood rot (case by case basis)
- Private road maintenance agreements
- Remaining economic life of roof

FHA:

- Chipping/peeling paint exterior regardless of year built
- Chipping/peeling paint interior if built 1978 or prior
- Attic/crawl space access
- Evidence of settlement
- Existing appliance s not functioning or built in appliances missing

VA:

- Handrails when the height of retaining wall, porch, deck, stairs, etc. is too high
- Safe water drinking tests for wells
- Multi Parcels
- Unvented road maintenance agreement

USDA:

- Safe drinking water tests for wells (follows remaining FHA guidelines)

*Items subject to change and may difer with jurisdictional location of a specific agency.

HUD Property Minimum Standards Checklist*

UTILITIES MUST BE TURNED ON AND OPERATIONAL PRIOR TO APPRAISAL ORDER

REQUIREMENTS FOR HUD PROPERTY STANDARDS:

- Peeling or chipping paint
- Any signs of mold or mildew
- Windows that don't freely open and close
- Missing electrical fixtures, switches/outlets and switch/outlet plates
- Missing flooring, including missing tiles
- Flooring that is in disrepair
- Missing handrails if there are more than three steps
- Roof age
- Water stains on walls and ceilings
- Missing bathroom fixtures and/or cabinet doors
- Signs of termite damage
- Missing screens on windows
- Missing door knobs
- Exposed wiring
- Missing kitchen fixtures and/or cabinets
- Missing gutters
- Damage to the exterior of home including, soffit, fascia and siding
- Inadequate caulking and weather stripping on doors and windows
- Missing built in appliance
- Dampness or water in basement
- Hot water heater in disrepair (for example, a missing relief value)
- Well/septic- does the inspection report state needed repairs?
- Cracks in foundation
- Utilities must be turned on and checked for operation

*This is not an all inclusive list.
Property subject to topographical or environmental standards as well

Preparing for a home inspection: DIY checklist for sellers

What can be done on your own to ensure a smooth inspection?
Anything beyond your comfort level, consider using an expert.

1 Clean/Declutter Inspection Access Points

- [ ] Clean furnace filter
- [ ] Clean stove and oven
- [ ] Empty storage from attic
- [ ] Organize closets with access to attics/crawl space
- [ ] Clear at least 4-6 inches of space around the perimeter of the home's exterior

2 Test Functionality of Items a Home Inspector Will Check

- [ ] Open and close windows, test locks and seals
- [ ] Flush all toilets and run all faucets
- [ ] Run ceiling or bathroom fans
- [ ] Try all light switches
- [ ] Open and close garage doors manually and with the remote, then test the reverse safety setting
- [ ] Confirm weather stripping on doors is intact
- [ ] Ensure downspouts are properly diverting water away from the home
- [ ] Check heating ducts are connected in crawl space
- [ ] Check fan ducts are properly venting out of the attic

3 Complete Exterior Home Improvements

- [ ] Sweep debris off the roof (or pressure wash)
- [ ] Trim trees near or hanging over the roof line
- [ ] Clean out gutters
- [ ] Clear debris from around the A/C compressor, downspout drainage, and foundation vents
- [ ] Slope soil away from the home for water runoff

4 Make Necessary Repairs to the Property

- [ ] Replace light bulbs
- [ ] Re-caulk around bathtubs and sinks
- [ ] Repair any water damage in bathrooms
- [ ] Remove any drain clogs
- [ ] Update any dingy grout
- [ ] Replace torn screen and cracked windows
- [ ] Replace any missing roofing
- [ ] Replace damaged insulation in attic and crawl space
- [ ] Cover crawl space with 6 mm plastic sheeting

5 Basic Safety and Security Precautions

- [ ] Replace batteries in smoke detectors
- [ ] Test carbon monoxide detector
- [ ] Have a fire extinguisher available
- [ ] Cap gas lines or chimney entry points
- [ ] Exterminate bugs or rodents

6 Last-Minute Preparations for the Inspection

- [ ] Plan to leave your home an hour early
- [ ] Take pets with you
- [ ] Leave remotes for garage door, ceiling fans, lights, and keys for gates, outbuildings, and electrical boxes
- [ ] Turn on pilot light for gas-fired appliances, including the water heater
- [ ] Ensure all utilities are on
- [ ] Take laundry out of the washer and dryer
- [ ] Remove dishes from the sink and dishwasher
- [ ] Leave a sketch showing location of well or septic
- [ ] Leave paperwork for any maintenance, repairs, or insurance claims

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WHEN YOU BUY THIS HOME!

As your Realtor, my mission is to help you navigate through pricing, negotations, inspections, and closing to protect your interests and help you make informed decisions throughout the transaction.

What I Do For My Clients?

Pricing and Market Strategy:

- Analyze recent sales and market trends
- Recommend pricing to attract serious buyers
- Adjust strategy based on real time market feedback

Negotiation and Contract Management:

- ***Negotiate price, repairs and closing terms***
- ***Coordinate offers, counter offers, and deadlines***
- ***Help reduce risk during the transaction.***

Inspection and Appraisal Guidance:

- ***Prepare you for common inspection items***
- ***Help address appraisal concerns if they arise***
- ***Coordinate communication between all parties***

Transaction Support From Start to Close:

- ***Manage Timelines***
- ***Communication with lenders , title companies and inspectors***
- ***Keep the process moving towards closing.***

Ready to Get Started!

BACKGROUND:

- Michigan born and Raised
- United States Airforce Veteran
- Past work experience within Amazon Corporate , Small Business Trucking Company, and the United States Government.
- Strong Negotiation and Contract Management
- Market Analysis and Pricing Strategy
- Transaction Coordination from Start to Close
- Clear Communication and Client Advocacy

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