

# Seller's Guide to REAL ESTATE



### Selling your house is a big decision!

Perhaps even more so today, as the housing market and economy adjust to the ever-changing circumstances around us. I want you to know that I'm here to help with that every step of the way.

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#### UNDERSTANDING THE HOUSING MARKET

If you are like most homeowners, you questions about where the have economy is headed right now. I understand! Navigating through change can feel daunting, so I've done the "heavy lifting" for you and created this important Seller's Guide to walk you through everything you need to get a home sold in today's market. From pricing just right to get the best return, to negotiating terms, to what it looks like to show property and stay safe, to all the paperwork and processes between contract and close -- there's a lot to keep up with.

This resource guide will explain all those little things that should be considered and completed from the moment selling first crosses your mind - right through to moving day. I also want to offer you a comprehensive and proven system to market and sell your home to give you the peace of mind you need, knowing that your home and your goals are in the best possible hands.





### UNDERSTANDING THE HOUSING MARKET

# **Real Estate Market Cycles**

The Real Estate Market is like many things in life and business constantly changing! That's not a bad thing! What's important is to have a resource that you can trust to ensure you've got a solid understanding of what market trends mean for you and your buying and selling power.

There are three types of real estate markets:



#### A Seller's Market

This happens when there are fewer houses on the market, and the buyers are the ones competing for the properties. This is often when you see multiple offer situations and purchase prices that are sometimes higher, even much higher than the list price. This market favors sellers.

#### A Buyer's Market

This happens when there is a flood of properties on the market and home sellers compete to attract the attention (and land the contract) from a much smaller pool of buyers. In this market, you'll see lower price points and terms that favor the buyers.

#### **A Balanced Market**

This happens when a more even balance exists between properties for sale and buyers coming to market. This market is the most fair and equitable of the three but is much less common than its two counterparts.







### Is Now a Good Time to Sell?

To determine if this is the right time for you, please reach out to your real estate professional to find out which real estate market cycle your particular area is leaning toward.

They can provide you with local market stats, trends, and a current home price evaluation. It's important here to note that "national" trends don't always mean we're seeing the same conditions locally. Every market is different, and ours is no exception to that rule!

A question even bigger than market cycles is, "What is YOUR motivation to sell or stay?" While some conditions may certainly favor selling to get a higher price point, I often coach clients to clearly identify what making a move will look and feel like for their families as well as keeping an eye on what their return on investment will be.

A good real estate agent will be able to help you fully lay out all of the information, so that you have what you need to make the best possible decision for your family both emotionally and financially.

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# PUTTING YOUR HOME ON THE MARKET

### **Should You Hire a Real Estate Professional?**

According to a recent study from the National Association of REALTORS<sup>®</sup>, a resounding 93% of homeowners said, "Yes!" to that question.

Why? There are almost as many answers for that as there are home sellers and far more than we can cover in this guide... Let's start by addressing the top ten!

#### We Protect Your Best Interests

Just as you'd turn to a trusted surgeon for a medical procedure or an attorney to help with a legal woe or contract, hiring a professional real estate agent helps to ensure that all your family's interests are well served. From navigating complicated processes to negotiating on your behalf, it's important to have an advocate on your side.

#### We've Done the Homework

In the United States, it takes between 60-180 hours of coursework before one can even sit for the real estate exam. During that time, we learn principles, which include property valuation, escrow procedures, financing, and taxes. We learn state and federal law, which includes writing binding contracts and leases, titles, liens and encumbrances, and unlawful discrimination. We then learn safe and fair practices for working with sellers and buyers, including communication skills, marketing, pricing, and a wide spectrum of necessary technology and tools needed to list and sell real estate in today's world.

#### **Standards Matter**

There is a difference between just being a licensed agent and being a REALTOR<sup>®</sup>. A REALTOR<sup>®</sup> is a real estate agent who is an active member of the National Association of REALTORS<sup>®</sup>, which was founded in 1908 and is one of the largest trade associations in the United States. To join this organization, agents have to have not just a valid license but impeccable conduct records and adhere to an extensive Code of Ethics and Standards of Practice.

For homeowners like you, that means hiring a REALTOR<sup>®</sup> allows you more peace of mind knowing that your representative has been thoroughly vetted and has sworn an oath to those professional ethics and standards.

#### Legal Ease

As you might imagine, managing contracts, addendums, contingencies, and caveats in a world that has become more litigious than ever is not for the faint of heart. Just as a CPA might help you successfully wade through ever-changing tax codes to confidently file a tax return, a real estate professional helps home sellers expertly and legally navigate price, terms, conditions, and contracts with a lot more peace of mind.

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#### Pricing

A real estate professional has the advantage of using comparable home sales, market knowledge, and experience with buyer nuances to help homeowners like you determine the perfect price to sell your home quickly and for the most return on investment. The key is finding the right balance between current market conditions and Fair Market Value.

#### Marketing

There is selling power in numbers. Real estate professionals have a wide community of fellow agents who come together via multiple listing services to help bring buyers and sellers together with ease. 93% of buyers start their search online. That's why we use extensive marketing tools such as:

- Listing syndication
- Digital advertising
- Email
- Social media platforms and reach
- Mailings
- Open houses (virtual and in-person)
- Broker open houses (virtual and in-person)
- 3-D virtual tours
- Staging and virtual staging
- Buyer outreach
- Websites
- Buyer lead capture tools

These are just the tip of the iceberg when it comes to effectively getting a home sold for the most money - and with the least stress for homeowners.

#### Safety

A real estate professional is like the TSA for homeowners. No one gets through your doors without being vetted. We schedule showings virtually or in person and ensure that every precaution is taken for the security and safety of your family. From digital lockboxes to appointment scheduling tools, selling your home with a professional agent assures that showing your home doesn't have to be scary to be successful.

#### Negotiation

There has never been another time in real estate history where buyers have more access to information and a higher likelihood of their own real estate representation than right now. They are savvy and knowledgeable, and their goal, understandably, is to purchase a home for the least amount of money with terms that most favor their interests. That's why it is so important to have an experienced professional on your side who can navigate contract negotiations, multiple bidding situations, fair terms, and legal loopholes.

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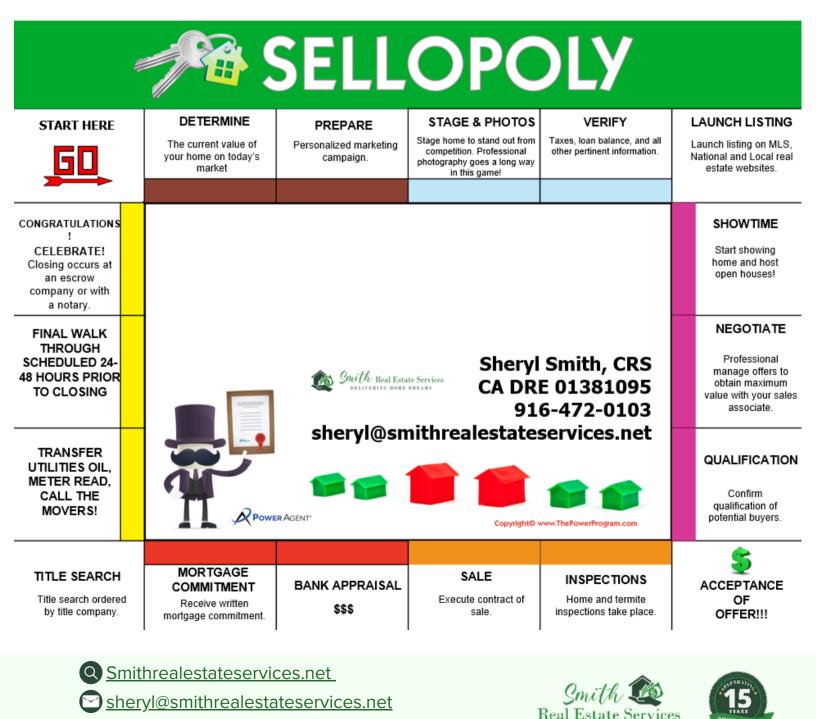


#### Time

At last count, there were 184 actions, steps, procedures, processes, and tasks involved in completing a real estate transaction from listing to contract to close. It's time-consuming and requires careful attention to detail. In a time when most homeowners are already overwhelmed with the responsibilities of life and careers, taking on the full-time job of selling a home is a tall order.

#### **Knowledge and Preparation**

Real estate professionals can expertly guide you through every step of preparing your home and your family for a successful sale. With market knowledge, staging savvy, and trusted tips and tools for every part of the process, you can feel confident navigating each step of the way. I like to make it fun with a Sellopoly Game Board and a Children's Moving Guide.



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DELIVERING HOME DECAMS

# PUTTING YOUR HOME ON THE MARKET

### Who's Involved in The Sale of Your Home?

When it comes to negotiating a possible sale, these are the parties involved that will have an influence on the agreed-upon final sale price:

- You, the Seller, are interested in getting the best possible return on investment and terms.
- **Seller's Agent**, who will work hard on your behalf to protect your interests and get you the most for your home in the shortest possible time.
- **The Buyers**, who are looking to get a great deal and pay the least money possible.
- **The Buyer's Agent**, whose loyalty is to the buyers to represent their interests.
- **The Home Inspection company**, hired by the buyers, who may find issues (large or small) with your home to give the buyers further opportunity to negotiate.
- **The Appraisers**, if there is a question over the value of the home.
- Lender, oversees the lending process and close.
- **Title Company**, to ensure clear title and transfer of property.

In most cases, there is only one person who communicates with every entity on this list from contract to close, and that's the Selling Agent. Think of them as the *Directors* of the show that is the home-selling process. Much like their Broadway counterparts, they expertly direct every player to ensure a masterfully produced and successful show.



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# PUTTING YOUR HOME ON THE MARKET

### How to Determine the Correct Asking Price

Bottom line? Pricing your home at or just below Fair Market Value is the best way to ensure you get the best sales price and terms in the least amount of time.

The Dictionary of Real Estate Appraisal defines Fair Market Value as:

"The price at which the property would change hands between a willing buyer and a willing seller, neither being under any compulsion to buy or to sell and both having reasonable knowledge of relevant facts. The fair market value of a particular item of property includible in the decedent's gross estate is not to be determined by a forced sale price. Nor is the fair market value of an item of property to be determined by the sale price of the item in a market other than that in which such item is most commonly sold to the public, taking into account the item's location wherever appropriate."

What does THAT mean? It's the price that a reasonable buyer would be willing to pay, and a reasonable seller would be willing to receive for a property based on current market conditions.

FAIR market value is based on numbers – not emotion. There are times when sellers get frustrated through the pricing process because they have emotional roots in the value of their home. For example, hand-picked cabinetry, antique hardware, custom molding, or prized paint color could be the cornerstones of what makes your home different and unique from its listing counterparts.

But they aren't what necessarily add up to a higher than average sales price. Nor is the amount of equity (or lack thereof) in a property. There are other occasions when sellers have either over financed their home or have over-improved their home based on market and want to significantly increase the asking price to make up for losses or pay for improvements. That doesn't work, either.

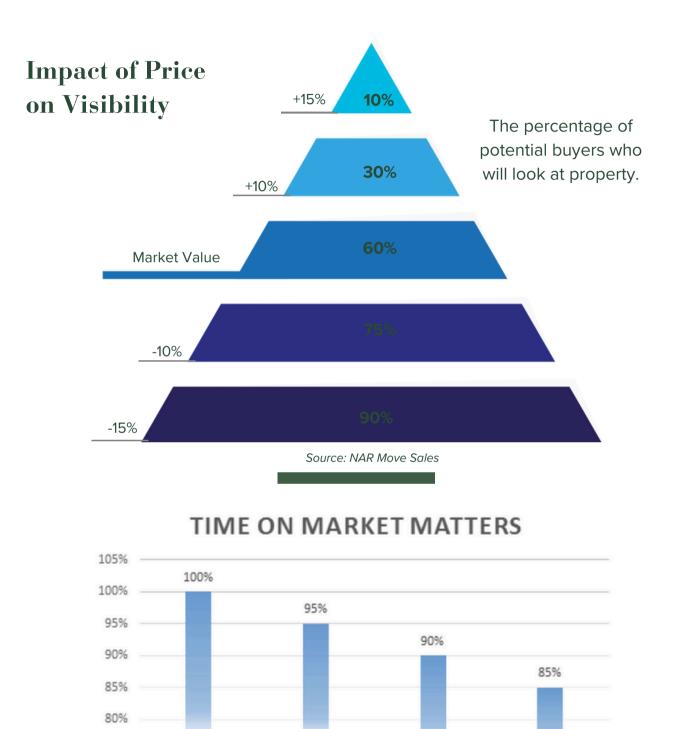
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It is crucial to price your home at Fair Market Value from the start of your listing. Historically, 80% of marketing effectiveness is linked to price. Your first offer is often your best offer.



Percentage of Listing Price You're Likely to Get

90 days

30 days

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75%

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10 days

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120 days

#### Real estate professionals rely on the numbers, and so should you.

Using Comparative Market Analysis tools, agents pull data from recent listings, sales, and homes sold in the area that have comparable characteristics (number of bedrooms, baths, square footage, acreage, etc.) of your home to determine Fair Market Value.

While it's tempting to slightly overprice a property, believing that you can always come down during negotiation, potential buyers will have access to the same info when assessing your home's value and will ask their agent's advice.

#### 77% of sellers make this mistake, and here's why you shouldn't.

What happens when you overprice a property:

- You're helping your competition. A higher price point will attract prospective buyers expecting bigger, better, and more amenities to the competing listings, allowing them to get more for less.
- Agents won't be on board. Savvy agents, committed to helping their buyers get as much value for their investment as possible, will shy away from an obviously overpriced listing.
- **Appraisals dump the deal.** If the appraisal falls short of the asking price, historically, the buyer will withdraw the offer, or ask the sellers come down on price to keep things together. If the deal falls through, valuable time is lost.
- **The Listing Gets "Stale".** Homes for sale get the most exposure during the first 30 days of a listing or in a Seller's Market the first DAYS of the listing. If overpriced, especially in a competitive market, it will sit. That leads to questions of potential risks or problems with the property. The longer a property is on the market, the more people (agents and buyers) will ask, *"What's wrong with it?"*
- You lose valuable time. Overpriced listings will always take longer to sell. Add to that the risk of an appraisal going sour and having to start over, and you're looking at an investment of both time and money that can potentially be wasted.
- You create stress on your family. When you put your home on the market, ensuring that it is in "show condition" to be previewed by potential buyers is just part of the process. The longer a listing takes to sell because of price, the longer you and your family will be inconvenienced by having to maintain that "buyer-ready" perfection.

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# PUTTING YOUR HOME ON THE MARKET

### **The Best Pricing Strategy for Selling Your Home**

Sometimes, if a seller gets an offer immediately, they worry that their home was not priced high enough. However, that likely means it was priced just right. While there are stories about sellers who turned down their first offer to wait and see if they got a higher offer and were rewarded with a better price later, most of the time, they will get less for their home than they hoped for the longer they wait.

# Some homeowners make the critical mistake of using the Zillow Zestimate as a determining factor for price.

Here's what I can tell you as a real estate professional. It is called a "Zestimate" for a reason. It's an estimate—and not one any bank would use. Zillow uses this as a marketing tool to attract people to its site, but it is a flawed algorithm and not one you should base your financial decisions on. The best strategy for getting the most return on your home and potentially an even higher final purchase price is to list it at, or just below, fair market value. Then you are negotiating UP instead of positioning yourself to have to negotiate down.

Realtor.com suggests, "Aim to price your property at or just slightly below the going rate. Today's buyers are highly informed, so if they sense they're getting a deal, they're likely to bid up a property that's slightly underpriced, especially in areas with low inventory."

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# **Preparing Your Home For Sale**

Before we dive into home improvements and preparation, let me share with you a perspective that has served sellers well for so many years: While selling your home will feel very personal – buyers are looking at it through their own lenses. A real estate professional can help you bridge that gap.

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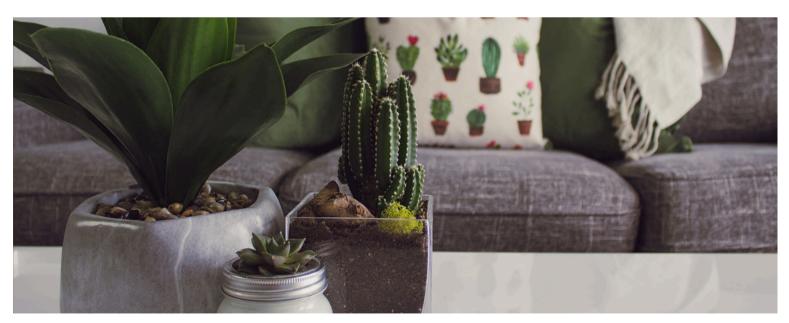
### Looking At Your Home Through a Buyer's Eyes

For the same reason an attorney doesn't often represent themselves or a doctor doesn't normally operate on family, a seller shouldn't make the decision on how to prepare their home for sale on their own.

It's reminiscent of the saying, "It's hard to see the picture when you're inside the frame."

A real estate professional will look at your home through objective eyes. Because they are coming from a place of experience rather than emotion – they are better able to detail the staging and improvement tips that will help you get the most from your home.

Home staging is a powerful tool to showcase your house in the best possible light. Let's take a look at some stats.





# 96%

of agents suggest that sellers declutter a home before putting it on the market

# **81%**

of buyers' agents say that staging makes it easier for their buyers to visualize living in the home as if it were their own

# 48%

of sellers' agents say that staging decreases the amount of time a home is listed on the market before being purchased

# **44%**

of buyers' agents say that staging increases the dollar value offered on a home purchase price



Source: National Association of REALTORS<sup>®</sup> 2023 Profile of Home Staging.

#### The most commonly staged rooms when selling:



91% Living Room 81% Kitchen

**81%** Primary Bedroom







### **Common Home Improvements to Consider**

Here are a few top suggestions for giving your home a fresh and updated look without a huge amount of work or financial investment. I can give specific advice with your budget in mind.

- Add a fresh coat of paint throughout the house (in neutral colors).
- Repair any leaky faucets, showers, or jet tubs.
- Replace or repair any rotting wood on the exterior of your home, and consider a fresh coat of paint to freshen up your home's exterior.
- Replace or repair any missing or damaged shingles. Buyers are wary of purchasing a home that will need roof repairs.
- Fix any wobbly handrails on decks and stairs.
- Ensure HVAC units are working properly. This is a big expense that will concern potential buyers if it needs replacing and could cost you a sale.
- Clear out the clutter (i.e., ditch the fridge magnets, pack up the knick-knacks, and even remove extra furniture that adds bulk to a room).
- Pack up things you don't use often and anything extra that you don't need and place it in storage. Do everything you can do to create a blank canvas for buyers and add to your home feeling more spacious.
- Update kitchen appliances.
- Put valuables in safe keeping.
- Make sure all light bulbs are working in the house.
- Clean out any dirty spaces, wash walls and baseboards, bathtubs, showers, and floors, get carpets shampooed, clean kitchens, and remove stains on driveways.
- Consider hiring a professional home-stager to stage your home for sale. They know the ins and outs of how to accentuate your home's best features and lighting.
- Consider landscaping your yard. This will add tremendous curb appeal to your home, and potential buyers will see that your home has been well-maintained.
- Wash all windows, inside and outside.
- Clean out the garage and get it organized.
- Take care of any bad odors before every showing.

Some homeowners decide not to do any renovations, believing that the new owners would rather choose what they want. However, keep in mind that most buyers are putting their resources into purchasing the home and may not be able to renovate it for a while.

In competitive markets – enticing the right buyers means you're not just in a price competition – you're in a beauty pageant with other homes as your competition.

Every little bit counts. Potential buyers consider how much work they will have to put into the home and, thus, may submit a lower offer with that work and cost in mind.

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### **Attracting Buyers**

In today's swiftly changing world, your property must have the maximum market exposure to attract savvy buyers. You need both the traditional tools and a digital marketing strategy.

That means a combination of tried-and-true marketing, such as:

- Print mailings
- Good old-fashioned phone work
- Agent networking
- Open houses
- Door knocking

And current digital tools such as:

- 3-D walkthroughs
- Zoom
- Facetime
- Digital blueprint tools
- Virtual open houses
- Web presences and SEO
- Social media advertising
- Listing syndication
- Virtual tours
- Google Street View

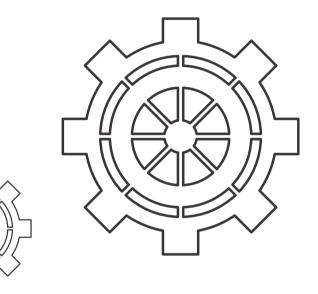
There are so many ways to showcase your home. Since 93% of buyers start their search online, the pressure to make sure your listing stands out from the rest is enormous.

There's no need to try to reinvent the wheel. A trusted real estate professional has the tools, strategies, and processes to attract the PRE-APPROVED and screened buyers you need to sell your home – and sell it safely.









### **Technology for Selling Virtually**

Real estate agents have long been fast adapters to technology.

Whether they are meeting a potential client using Zoom to discuss listing a home, creating virtual tours to aid in showing your home to interested buyers, or preparing all the paperwork and collecting all signatures digitally to complete the transaction, you can be assured that your real estate professional is well-versed in all the latest tech that will help sell your home.

The real estate industry "wrote the book" on virtual showing innovation and continues to set the standard and lead other industries in virtual technology.

#### Here are just a few of the applications we use:

- Digital Lockbox
- 3-D Virtual Tours
- Virtual Staging
- Listing Photography Enhancement
- Digital Signature and Contract Tools
- Digital Marketing Platforms



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# 10 QUICK WAYS TO GET READY FOR A SHOWING!

(In 10 Minutes or Less!)

1. Put dirty dishes from 6

 Put dirty dishes from sink in the dishwasher.

- 2. Make the beds.
- 3. Empty the trash.
- 4. Put the dirty clothes in the washer.
- 5. Run the vacuum quick around the house.

- 6. Run a toilet brush around the toilet bowl.
- 7. Wipe down faucets and sinks.
- 8. Turn on all lights.
- 9. Take a deep breath- you're almost there!
- 10. Leave the house until the showing is over.

# SMILE! 🕑 YOU DID IT!









### **CLOSING THE SALE**

After what will hopefully be an incredible stream of potential buyers looking at your home, either virtually or physically, you'll find the right buyer who has decided that your home is THE home for them, and they will make you an offer!

### Accepting the Offer

If you've engaged a real estate professional – this is when a coordinated effort between your agent and the buyer's agent really starts to kick in.

When a buyer makes an offer, you will likely respond with an acceptance or a counteroffer delivered by your real estate agent to theirs. There is often a little back-and-forth negotiating, and your real estate agent will often have knowledge and suggestions to ensure that all parties will come away happy. Your agent will also represent your interests to the buyers and will negotiate the best terms to serve your goals.

Sometimes, you will receive multiple offers from multiple buyers and negotiation takes on an entirely new level. I have a *Multiple Offer Negotiation eGuide* that can help you best understand this process. Ask me for a copy.

Sometimes, an offer can fall through if buyers are unable to get financing, if the appraisal on your home's worth is less than what you have listed, or if the buyers change their minds. If this happens, the agent will continue to market your home until another offer is made.



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# **CLOSING THE SALE**

### **Home Inspection and Appraisal**

Typically, a thorough home inspection is conducted to check for any repairs or potential issues that the home may have. This is an important part of the decision-making process for buyers and is traditionally paid for by the buyer.

An objective third-party appraiser will also assess your home's value, especially if the buyers are financing the purchase.

Some appraisals can be a simple drive-by assessment of the exterior, using pictures or video walk-throughs for the interior assessment. Most appraisers will tour through the home and yard to conclude their appraisal and submit the value of your home to the buyer.

#### **Closing costs**

For the most part, the closing costs are typically split between buyer and seller. This is an important part of negotiating with your buyer.

There are occasions when the commission is paid by the buyer or is split between parties. It's important to be clear about closing costs and commissions when you begin the home-selling process. An experienced real estate professional will help ensure that there are no surprises and that your entire sales experience goes smoothly.

#### **The Final Transactions**

In some states, a real estate transaction is not officially closed until the documents are recorded at the local records office. Other states simply consider the deal closed when the documents are signed and the money changes hands. Either way, there's a lot of "paperwork" that goes into processing a sale to make sure it is legally binding.

The great news is that more and more, much of this process can be done virtually using digital tools!

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# Moving

There are as many moving parts to buying a new home as there are to selling your current one. For most people, the two processes intersect. That's a lot to juggle!

Moving can be an exciting yet often overwhelming time for families. There's so much to do and so many details to manage. Whether you are looking to purchase locally or out of the area, I'd love to ensure that your buying process is as smooth sailing as selling your home!

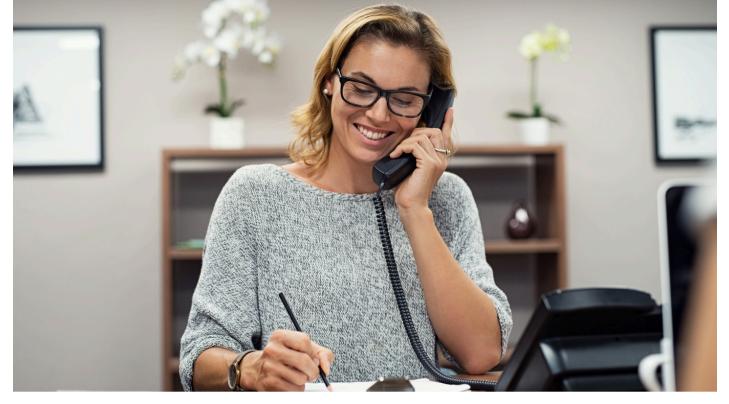
I've put together a Moving Checklist to help you get through the process and also some tips for helping children navigate what can feel like a scary time.

I'm also happy to provide additional resources, such as moving company recommendations.

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### **MOVING CHECKLISTS** *Two Weeks Prior*

- ( ) Notify utility services like gas, electric, water, cable TV, phone, and internet.
- ( ) Arrange for services at your new address.
- () Have your car serviced if your new home is some distance away.
- ( ) Recruit people to help you on moving day.
- Have a detailed plan for keeping your pets safe at all times once the movers arrive. This can be a very stressful time for them as well, with strangers in the house, loud noise and doors being open for long periods of time.
- () Arrange for babysitters for small children.
- () Confirm your moving company or rental truck arrangements.
- ( ) Notify your bank if you are leaving the city.

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### **MOVING CHECKLISTS** One Month Prior

- () File "Change of address" forms with the postal service.
- () Make arrangements to move your personal belongings and furniture, either by phoning a moving company or arranging for a rental truck.
- () Gather boxes and other moving supplies that you might need.
- ( ) Plan your travel route to your new home. Be mindful of any bridges or overpasses that may have a clearance restriction.
- () Create a folder to keep your moving expense receipts, as some of them are tax deductible. You can claim lodging, meals, and fuel on your taxes.
- Develop a plan for packing packing the things you will use most last, and then
  making sure those things you will need first once you arrive at your new home will be available.
- () Notify friends, family, and businesses of your move.
- () Notify federal and state tax authorities and any other government agencies.

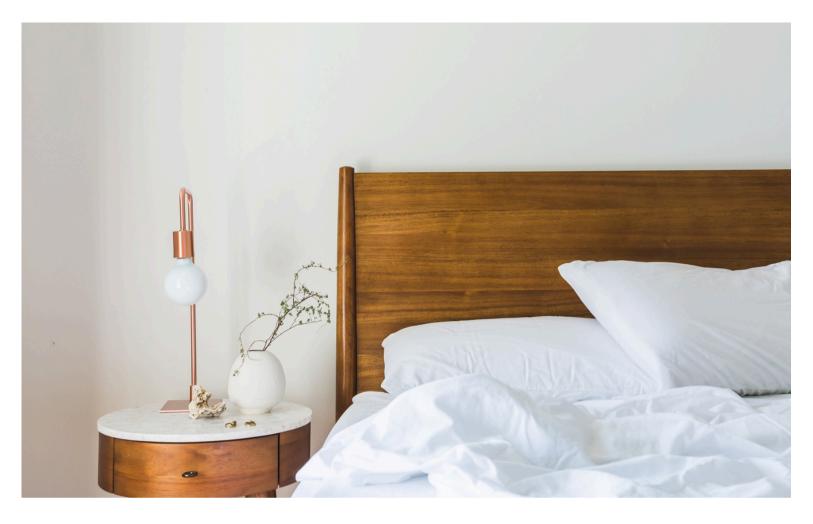
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### **MOVING CHECKLISTS** One Day Prior

- ( ) Keep moving materials separate so they don't accidentally get packed until you are done.
- ( ) Put your phone chargers in a safe spot to keep handy.
- ( ) Pick up a rental truck if you are moving yourself.
- ( ) Fill up your car with gas, and double-check your oil and tire pressure.
- ( ) Get a good night's sleep!

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### **MOVING CHECKLISTS**

### After the Move

- ( ) Any mail that comes with a yellow sticker means it has been forwarded, so contact the sender to ensure they have your updated address.
- () Register to vote.
- If you have moved to a different state, change the address on your driver's license or apply for a new one. You can also contact an insurance company to have the policy changed.
- () Find out when the garbage is picked up at your new home and about any recycling programs available.
- ( ) Select a new doctor and dentist and have your medical histories transferred over.
- ( ) Locate new service providers such as banks, pharmacies, plumbers, Air & Heating contractors, etc.
- ( ) Make a list of all emergency numbers for your new home.

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### TIPS FOR HELPING CHILDREN WITH A MOVE

Kids require extra attention and care when planning to buy or sell a home. Making a little extra effort to include them in the buying and selling process helps them adjust more quickly to the move.

- Show the children the new home before moving. If this isn't possible, pictures or videos will help them visualize where they are going.
- Assure children that you won't forget their friends.
- Make a scrapbook of the old home and neighborhood.
- Throw a good-bye party. At the party, have their friends sign a t-shirt.
- Have your children write goodbye letters to their friends and enclose their new address. You may wish to call the other children's parents so they will encourage return letters.
- When packing, give them their own box. They can decorate it so they will know which one is theirs after the move.
- If you are moving far away, buy postcards when you stop so they can remember the trip.
- When unpacking, allow them to unpack their treasures then, and have them play with the boxes while you unpack.
- Start a scrapbook for their new home, including a diary of My First...
- Visit their new school, park, church, etc. Take a camera to snap pictures for the scrapbook.
- Help your children invite new friends over to the house.
- Let them choose a new favorite restaurant. This will help them feel in control of their new world.
- Encourage them to send letters about their new home to their friends.
- Involve your children in groups, sports, and activities like the ones they used to participate in.
- Remember that even if you only lived in your former home a few years, to a young child it is nearly their entire life!
- Ask me for a copy of "Good Move: How to Make Moving Easier on Kids."

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# **Building an Ongoing Relationship with Clients**

Throughout this guide, I've shared the Home Selling Process from start to finish with experienced strategies and insights to help you make the best and most informed decisions for you and your family.

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#### **BUILDING AN ONGOING RELATIONSHIP WITH CLIENTS**

#### A Resource You Can Trust and a Commitment You Can Count On

Throughout this guide, I've shared the Home Selling Process from start to finish with many experienced strategies and insights to help you make the best and most informed decisions for you and your family.

I want to let you know that you have my commitment to you to be a trusted resource you can count on to help you expertly navigate any real estate question or need.

My goal is your goal: to help you sell your home for the best possible price and most favorable terms in the shortest possible time with the least amount of stress. Then, to help you move to your Next Level<sup>®</sup> in life, whatever that may be.

That's what hiring a professional is all about. Saving your family time, stress, and return on investment.

You also have my commitment to stay in touch, regularly reach out with relevant and important market and neighborhood information, and make myself available to serve you in whatever way I can.

If you're ready to take the next steps, I'm ready to be your guide and advocate.

Thank you for the privilege!

#### **Sheryl Smith, CRS**

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