



Price, Wright, and Dunn, Inc., Realtors/Appraiser
"Price it Right and You're Done!"

Kerry Silva, pricing and selling homes since 1984

Residential Real Estate Broker, Expert Witness Appraiser

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The fastest, easiest, and best way to find the best deal on the best home is competitive shopping. You make the available homes compete for your business.

The first step is to get your proof of funds ready. If you are paying cash, be prepared to prove that you have it. If you are mortgaging, get a pre-approval letter from a lender. The reason you do this now is so you can prove to the seller that he should take you seriously when you submit your offer.

Now determine a narrow price range of interest - The reason you keep the range narrow is to keep things competitive. If you waste time with Sellers who have over-priced, the good properties will be taken by another buyer. The over-priced Seller MAY come down some day, but why wait, when there's a good one out there right now? Grab it before someone else does. And they will. This is true in all markets, whether things are slow or not.

Now rule out all the over-priced stuff within your narrow range - Look at all the homes within your narrow price range by e-mail/internet and pick the top third (your favorites) for review. Have your Realtor look up their just values (public record). Houses - The ones with the highest land values are more or less the ones with the best locations. Location, location, location. Condos - The ones with the highest just values are more or less the ones that would be the most valuable in good condition.

You really need to pick the neighborhood over the house. One way to compare is to look at the land value on the county property appraiser's web site. Ex. - a house with a land value of \$132,000 is almost certainly in a more valuable neighborhood than one with a land value of \$62,000. With townhouses and condos, just look at their Just/Market values. "Just/Market Value" for every property in the county is based on a comprehensive survey of market information including sales. Factors such as "Homesteading", widow's exemption, length of time owned, etc. are not factored in the way they are in "Assessed Value". Two truly identical properties would have the same Just/Market value.

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What to consider when making an offer - If you've utilized competitive shopping, you've ruled out all the overpriced stuff at this point. The home you've chosen is worth what they're asking for it. Rather than bid low and lose it to someone else, make an offer that's at least reasonable.

One technique for keeping the price low is to make the offer as-is, subject to inspection. This also allows you to avoid the process of trying to get a licensed repairman who's up to your standards to finish repairs within a couple of weeks. Just get the price down and get your own repairs done after closing. If you don't have the cash, there's a technique for that, too. Ask me.

Buyer's closing costs typically run 2-4%, much less if you are paying cash.

Why Choose A Buyer's Agent?

Many good realtors (including me) offer free buyer consulting, with the sellers paying the commissions, and sell all realtor's listings, not just their own. The commission is already set and there is an agreement that the listing Realtor pays the Selling Realtor from that, so there is NO commission paid by the Buyer under this arrangement. It's free to the Buyer.

Sure, you can do all this yourself. But a good professional (I said a good one) will be better and faster at it than you could ever be. And the **Seller pays the commission, not you**. If you flop around on your own, you're always a day late for the good ones. A realtor can notify you by e-mail whenever a home within your parameters gets listed - as soon as it gets listed - by them or any other realtor! And a good realtor knows how to avoid contract problems before they become problems.

Testimonials

"I can already tell by talking to you that I like you better than the other realtor. She's pushy. You listen to me. She talks right over me. Zachary" (Buyer, Tampa, FL)

"You know this worked out exactly like you told us up front. We priced it fair, put it on MLS, and waited for the right buyer! You did a good job of cutting out the crap and coaching us down the most efficient path, plus you saved us almost \$3,700 on our transaction! Thanks a million Kerry. James and Sonia" (Seller, Brandon, FL)

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"Kerry did a great job keeping us in line and advising us. He spent a lot of time not letting us get ahead of ourselves. I wish we would have found Kerry a year ago. We would have sold our house a lot faster and made a bunch more money. When we did what Kerry said, our house sold quickly and we maximized our profits for the market. James" (Seller, Riverview, FL) As quoted on the Greater Tampa Association of Realtors' web site 1/08.

"Kerry, I wanted to send you a short note to express my appreciation for your assistance in settling my clients' estates, whether it be by providing the current appraised value of the homestead or selling the homestead. I have received uniformly positive feedback from all of my client referrals to you. They and I appreciate your honesty up front about the process and how to price a home to actually sell it, not just market it. As you are aware when someone is settling an estate, they have recently experienced the death of a family member. You have consistently treated my clients as people, not just as a file from which to make money. My clients and I truly appreciate professionals like you. Thanks, Stephen C. Preuss, Esq." (Attorney, Riverview, FL)

"Thanks, all went smooth. Keep selling those homes!! Jan" (Seller, Tampa, FL)

"That's the best feeling I've had talking to a Realtor. Spence" (Seller, Lutz, FL)

"What great customer service!!! You are great! Jean" (Seller, Clearwater, FL)

"Kerry, you are so on the ball. You must work really hard and be very successful. Have a good weekend. Karen" (Seller, Tampa, FL)

"Services were very professional; seller was constantly kept informed; suggestions for moving the property were appropriate and well received; would highly recommend services of Price, Wright and Dunn, Inc. to anyone considering buying or selling a property. Jim" (Seller, Tampa, FL)

"Quick !!! Name three Super Heroes!! Superman...yes..., faster then speeding bullet, leaping tall buildings, stronger then... good choice. Spiderman... reserved, quiet mannered, kind to the elderly (that would be me) and ...well...just super!!! Kerry Silva...Take Superman+Spiderman, add the Super powers of Price, Right & Done and whatya got? A GET-ER-DONE kind of Super Hero!! Tom & Lesley" (Sellers, Tampa, FL)

"We put our home on sale at a time when the housing market was not favorable. It was a very stressful time for us but Mr. Kerry Silva's expertise and patience helped us get through it. Our home sold in one month and we are thankful for choosing Kerry as our agent. He is a real professional. Joe and Nicole" (Seller, Brandon, FL)

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Who do you know who might benefit from my services? They would be someone who:

- wants to become a Realtor, or is a Realtor looking for a new Broker, or
- is thinking of buying or selling a home, or
- needs an appraisal for a divorce or estate sale