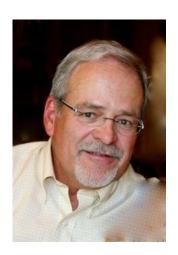


Listing Plan

By Phil Johnson Markel Realty Group

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Your Professional Real Estate Advisor





Selling your home involves much more than just placing a "For Sale" sign in your yard and going to the closing. As a REALTOR®, I am here to help you prepare your home for sale, market your home, and guide you through the sale process to ensure you sell your home within your time frame and get the best price possible.

As your REALTOR®, I will determine the correct price range for your home, point out things you should do to make your home more appealing to buyers, and devise the most effective plan of action. Here are some of the steps we will take to sell your home:

- Review the selling process without the technical jargon
- Perform a comparative market analysis
- Determine the list and target prices
- Market your property
- · Keep communication open
- Present the purchase agreement



Things you need to know:

Factors That Affect Your Home's Sale

There are three main factors that determine how marketable your home isprice, financing, and time.

Price - If your home is priced too high, you must be willing to wait much longer for your home to sell. Either it will take that much longer to find someone to pay more than the home is worth, or the market will eventually catch up to the asking price of the home through inflation.

Financing - You may not realize it, but the financing of your buyer can have a tremendous impact on the success of selling your home. Try to offer very attractive financing options. Consider carrying the financing yourself at a below-market interest rate or preparing your home for government financing. This could open the door for many buyers that otherwise wouldn't even consider your home.

Time - If your time frame is important then you must be willing to lower the price.

How Much Should You Ask for Your Home?

Of course you want to get the full market value for your home. The first step to getting the best price is to determine your home's value. Your REALTOR® can help you set an asking price by taking the following factors into consideration:

 Your home's value may depend on recent selling prices of comparable homes in your area. After reviewing the selling prices for such homes, the price is adjusted according to current market trends.

- Buyers most likely look in the price range determined by their monthly payment ability and down payment. Buyers are often very knowledgeable in their price range and purchase by comparison. Unreasonable asking prices are an immediate turn-off.
- Inviting a potential buyer to make an offer shows that you are willing to bargain. However, if your asking price is outrageous, the buyer's offer will most likely also be unreasonable.
- It's necessary to offer pricing, terms and conditions that are competitive in your market. This will help you sell faster and get the full market value.



Preparing Your Home For Market

Preparing your home for market means more than appealing to buyers. Home inspectors pay close attention and their approval is necessary to encourage potential buyers to make an offer.

Repairs may require a bit of work on your part, but it will be worth it in the end to give home inspectors and potential buyers the best impression. Not only that, but showing you can take good care of a house goes a long way with buyers. Each person looks at different features to decide if it's the right choice. So give them plenty of reasons to pick your home! Use the helpful checklists below to make sure your home is ready for the market so you get the best price in your time frame.

OUTSIDE	KITCHEN
Mow the lawn, and trim trees and shrubs away from the house. Remove dead plants, flowers & shrubs. Put away tools, garbage cans, hoses, toys & building materials. Remove window screens while selling your home & keep windows clean. Check for broken roof tiles and clean out gutters. Seal or resurface driveway. Clear patios and decks of planters, flower pots, charcoal & barbecues. Dress up front yard shrubs & lamp posts with fresh mulch. Repaint or refinish trim around windows and doors.	Clean the stove, oven, range hood and countertops. Repair drippy faucets and squeaks or binds in cabinet drawers. Make sure cabinet hardware is also cleaned. Discard old food & leftovers from refrigerator. Remove messages, pictures and magnets from refrigerator. Clear small appliances, dish drainer and cookware from countertop. Wipe down cabinets and clear out items under the sink.

FOYER	FAMILY ROOM
Clean all light fixtures and replace with bright bulbs in the light fixtures. Turn on all the lights before a buyer arrives to show there is nothing to hide. Roll up and remove small rugs. Fill the house with a fresh scent. Heat vanilla on the stove or bake a batch of cookies. Spotlessly clean woodwork & carpeting. Clear window ledges of all objects to give a nice glimpse inside & out. Repaint walls in a neutral color such as antique white.	Clean fireplace & remove any items in front of it. Replace carpet if it has a loud color. Remove magazines, books, video games, toys and other clutter. Create an easy going, relaxed atmosphere. Dust and simplify shelves; remove family photos.
LIVING ROOM	BATHROOMS
Discard worn furniture & move extras to a storage area. Visit a model home to get decorating ideas. Clear away all magazines, books & other objects from furniture. Take down pictures that hide walls. Patch nail holes & paint. Add lamps & lighting in dark areas. Open the curtains. Set out some fresh flowers.	Remove any unnecessary items from the vanity, tub, etc. The fixtures, tile & shower curtain should be immaculate. Caulk & grout tile. Bleach discolored grout. Remove any wall paper that is not "conservative." Decorate with towels. Check bath vents are working properly. Make sure all fixtures work properly and fix leaks.
MASTER BEDROOM	MISCELLANEOUS
This is 2nd most important-to-be appealing room. Define areas by furniture arrangement. Keep it simple. Be sure clothes are hung up. Store off-season clothing elsewhere. Clean out closets enough for buyers to get a good idea of storage size. Make sure nothing is left under beds; add bedskirts for cleaner look.	Clean or replace HVAC filter. Clean air returns. Test all smoke detectors. Clean chimney, fireplace or woodstove. Remove any wall paper that is not "conservative." Decorate with towels. Make sure all windows, doors and cabinets open easily without squeaks; replace rusty hinges. Check ventilation in attic, basement and crawlspace; update if necessary.

Quick Notice Showing Tips

Your agent is bringing a potential buyer to your home in 15 minutes. What can you do to make your home presentable in such a short time? Follow these quick tips to get your home ready for its best showing when you have 30 minutes or less.



Start at the beginning:

- Make sure that the front door presents well.
- Sweep steps, if needed.
- Pick up any toys, tools or other out-of-place objects and store them away quickly.

Head inside:

- · Open window treatments and turn on the lights.
- Put any dirty dishes in the dishwasher.
- Make the beds.
- Put any dirty laundry inside the washing machine.

If you still have time:

- Quickly run the vacuum and/or sweeper to give carpets and floors a fresh look.
- Wipe down counters and tabletops.
- Warm some vanilla on the stove or have cookie dough ready to put in the oven to give the house a welcoming scent.

It would be wonderful to have your home in showcase condition 24 hours a day, but we understand that you live there. It is important to present your house in the best light and make it available to as many qualified buyers as possible.



How I Sell your House My 27-Step Home Marketing Plan!

Selling your Washington County home takes a lot more than adding it to the MLS listings and putting a sign in the front yard. There are **9 critical areas that must be addressed to ensure that you get the best result** when selling your home.

COMMUNICATING

- 1. **Education** Keep you educated and up-to-date on listing and selling market conditions in your area. You will receive regular updates on market conditions and home sales in your area.
- 2. **Keeping You Informed** Provide updates on all activity regarding your home: agent showings, open house attendance, agent tours, sign inquiries, etc.

PREPARING YOUR HOME FOR SALE

- 3. **Home Preparation** Suggest constructive changes to your home to make it more appealing, and a sale more likely, to interested buyers.
- 4. **Home Staging** Present you with advice on presenting your home to show exceptionally well, and sell for the highest possible value.
- 5. **Special Feature Cards** Cards will be placed around your home so that visitors will be sure to notice your home's best features.

PROMOTING YOUR HOME TO REAL ESTATE AGENTS

- 6. **MLS Exposure** Submit your home listing for exposure to 500 agents in the Washington County Multiple Listing Service system.
- 7. **Agent Tours** Place your home on the Washington County Realtor's Tour schedule for examination by agents specifically interested in property in your area with motivated buyers.
- 8. **Personal Promotion to Agents** Create a custom publicity flyer about your home for distribution to active agents in the community.

9. **Exposure to the Real Estate Board and Agents-** Promote your home by distributing flyers, brochures, and making personal announcements

PROMOTING YOUR HOME ON THE INTERNET

- 10. **Internet Exposure on Realtor.com** Your home will get exposure on this popularly used web site.
- 11. Internet Exposure on Markel Realty Group's web site Your home will be pictured and advertised on our company's web site: www.markelrealtygroup.com
- 12. Video for You Tube Prepare a virtual home tour and selling feature presentation for your home so that buyers can experience the uniqueness of your home 24 hours a day.
- 13. Exposure on Zillow, Craigs List, KSL.COM, and TRULIA Your home will be featured on web sites such as these. Plus approximately 40 others.

PROMOTING YOUR HOME IN YOUR LOCAL AREA

- 14. **Neighborhood Promotion** Send a personalized notice to residents in your neighborhood promoting the features and lifestyle benefits of your home.
- 15. **Listing Cards** Prepare "listing cards" for you to distribute to your friends and associates.

SHOWING YOUR HOME

- 18. **Custom Listing Book** Create a custom "listing book" to be placed in your home for buyers to reference home features, lot, utility, and tax information, schools, shopping, medical, CC&R's, utility information, and other buyer benefits.
- 19. Easy Access for Showings Enhance convenience of buyer viewing by placing home on a keybox.
- 20. **Open House Promotions** Promote your home to the public through Open Houses, at your convenience.
- 21. Professional Signs Maximize showing exposure through professional signage.
- 22. **Photography** Your home and its best features well be carefully photographed to display in its best light.

MANAGING HOME BUYER "LEADS"

- 23. **Tracking Interest** Track all home showing agents through electronic key system.
- 24. **Potential Buyer Motivation** Follow-up on all agents who have shown your home to answer questions, and further motivate buyer interest.

MANAGING THE TRANSACTION

- 25. **Potential Buyer Evaluation** Ensure that any offers from buyers are prequalified and capable of closing on the purchase.
- 26. **Negotiations** Represent you in contract negotiations with buyers to help generate the highest selling price for the home.

27. Managing the Closing - Coordinate escrow, financing, and closing activities on your behalf to ensure a smooth, hassle-free closing.		



Understanding Market Value

Market-sensitive pricing can be the key to maximum market exposure and, ultimately, a satisfactory sale.

The existing pool of prospective buyers determines a property's value, based on:

- Location, design, amenities and condition.
- Availability of comparable (competing) properties.
- Economic conditions that affect real property transactions.

Factors that have little or no influence on the market value of a house include:

- The price the seller originally paid for the property.
- The seller's expected net proceeds.
- The amount spent on improvements.

The impact of accurate pricing:

 Properties priced within market range generate more showings and offers, and sell in a shorter period of time.

Properties priced *too high* have a difficult time selling.

Why Pay A Commission? The ABC's of Selling Your Home through a REALTOR®

Homeowners attempting to sell their home without the assistance of a real estate professional generally do so for one reason only: to avoid paying a commission fee. Is it worth it? Only the homeowner can answer that, but experience has shown that many for-sale-by-owners find that it's not. Before making a costly mistake, consider the benefits, from A to Z, you receive from working with a trained real estate professional.

Advertising - The real estate agent pays for all advertising costs.

Bargain - Research shows that 77% of sellers felt their commission was 'well spent.'

Contract Writing - An agent can supply standard forms to speed up the transaction.

Details - An agent frees you from handling the many details of selling a home.

Experience and Expertise - in marketing, financing, negotiations, and more.

Financial Know-How - An agent is aware of the many options for financing a sale.

Glossary - A real estate professional understands, and can explain, real estate lingo.

Homework - An agent will do homework on how to best market your home.

Information - If you have a real estate question, an agent will know (or can get) the answer.

Juggle Showings - An agent will schedule and handle all showings.

Keeps Your Best Interests In Mind - It's an agent's job.

Laws - A real estate professional will be up-to-date on real estate laws that affect you. **Multiple Listing Service** - The most effective means of bringing together buyers and sellers.

Negotiation - An agent can handle all price and contract negotiations.

Open Houses - A popular marketing technique conducted by an agent.

Prospects - An agent has a network of contacts that can produce potential buyers.

Qualifies Buyers - Avoid opening your home to 'lookee-loos' or 'curiosity seekers.'

REALTOR® - An agent who is a member of the NATIONAL ASSOCIATION OF REALTORS® and subscribes to a strict code of ethics.

Suggested Price - An agent will do a market analysis to establish a fair price range.

Time - One of the most valuable resources in an agent.

Unbiased Opinion - Most owners are too emotional about their home to be objective.

VIP - That's how you'll be treated by your agent!

Wisdom - A knowledgeable agent can offer the wisdom that comes with experience.

X Marks the Spot - An agent is right there with you through the final signing of papers.

Yard Signs - An agent provides a professional sign, encouraging serious buyers.

Zero-hour Support - Selling a home can be an emotional experience. An agent can help.



Professionalism

The Best in The Industry

Qualified Professionals.

Strong Realtors are the foundation of a strong company. Our Realtors are some of the most successful and accomplished in Washington County. Chantel Markel, our Principal Broker, served as the Women's Council of Realtors State Chapter President.

Dedicated.

When you depend on something for your livelihood, you give it your all. We offer dedicated Realtors who exclusively depend on skillfully representing you to make a living.

Educated and Knowledgeable.

Our Realtors have been intensively trained in marketing, negotiating, and the legal aspects of real estate. We continually attend advanced training on vital aspects of real estate.

Experienced.

You can trust the strength of Markel Realty Group™



Service

Experienced and Skilled Professionals

Consistent Communication

We are committed to being available and accessible to you. We can be reached by e-mail, voice mail, or cell phone. If we aren't immediately available, we commit that you will receive a return call as soon as possible.

Home Appeal Advice

Through experience and study we know the best ways to make your home attractive to potential buyers. We will advise you on preparing your home in order to obtain the highest realistic price.

Accurate Pricing Advice

We understand that it is vitally important to help you establish an accurate asking price. We assist you in determining the right price by providing carefully researched pricing data.

Negotiating Strength

Our Realtors are strong negotiators that put your interests first. We put transactions together when a less prepared agent would fail.



Innovation

More Buyers Through Innovation and Technology State-of-the-Art Technology

Today's consumers no longer shop like our parents or Grandparents did. New studies show that nearly 80% of homebuyers begin their search on the web. Our implementation of technology advancements keeps us at the forefront.

Agent Resources

Our Realtors have 24-hour access to legal forms, marketing tools, and client education materials through our electronic resources on the Internet.

First-Time Buyer Programs

Our first-time buyer programs attract this large segment of buyers. Our system qualifies and teaches them how to proceed in purchasing their first home.



The Strength of Success

In Every Industry, a Few Rise to the Top

Specialization

If you want a ST. GEORGE dream, whether it is a full time residence home or condo, a golf course home, a luxury home, a vacation or recreation home that you can lease or rent out when not used by you, or just a vacation getaway, Markel Realty Group™ agents can assist you in selecting your ST. GEORGE REAL ESTATE, homes, or condos, and thereby you will fulfill your desires.

Experience

The Markel Realty Group™ represents many years of combined service in the real estate market. We provide a superior level of service through our knowledge, preparation and skillful negotiation. That's why it pays to call Markel Realty Group™, experienced professionals.



Integrity

A Legacy of Trust and Integrity

Reputation of Performance

By delivering uncompromising service, our Realtors receive numerous referrals from past clients. This is a sure measure of delighted customers.

Ethical Conduct

We wholeheartedly affirm the Code of Ethics as put forth by the National Association of Realtors. Our commitment is to always be truthful and uphold our integrity at all times.

Builder Endorsement

Builders and Developers depend upon quality service for their very livelihood. Many have put their trust in us. You can too.

Guaranteed Services

We are so sure of delivering what we promise that we guarantee it. If we can't resolve your concern, we will release you from your contract. It's that simple. Ask your agent for details.



Aggressive and Proactive Networking

eNetworking System

Our marketing plan encompasses the most aggressive and effective marketing strategies known in the business. It ensures that every buyer in the marketplace, within your price category, knows of your property.

Worldwide Networking

Our website, www.markelrealtygroup.com, is one of the most user friendly real estate sites on the Internet. Your property will be exposed on some of the busiest real estate entry points including Realtor.com.

Realtor Networking

Your property will be presented over the Internet to all other Realtors in the area through the local Multiple Listing Service. We willingly pay up to one half of our brokerage fee to other Realtors to represent a buyer for you home.

Company Networking

As soon as your property is listed, we alert all the Realtors in the Markel Realty Group[™] so they can notify buyers they are working with.

Neighborhood Networking

Our dynamic yard signs proclaim to buyers that the Markel Realty Group™ is at work as they are searching neighborhoods.

Common Real Estate Myths

Seller myth No. 1: Now's the absolute worst time to sell. Not necessarily. It depends upon where you live. Many of the worst hit markets, like San Diego or Phoenix, are already beginning to turn around. And if you're a homeowner who wants to trade up, the loss you'll take on your current home will be more than offset by the bargain you'll get on the next one.

Seller myth No. 2: Never respond to a low-ball bid. All buyers today feel obligated to put in low-ball offers to see if the seller bites. If you respond with a reasonable counter offer, most buyers can be convinced to come up in price and make the deal.

Seller myth No. 3: The first offer is never the best offer. Most sellers believe that it's smart to hold out for something better. But four times out of five, the first offer is the best you'll ever see.

Seller myth No. 4: 'I can always reduce my price later.' Sellers often price their home high for a few weeks just to test the market. But buyers shop by price bracket and if your house is in the wrong one, you'll just help sell everyone else's home while yours sits there overpriced. And reducing your price later in small increments puts you in the position of chasing the tide as it goes out.

Seller myth No. 5: With the advent of the Internet, more and more homes are being sold by owners (FSBOs), and real estate practitioners are becoming obsolete. Nope. According to Yun, the share of home sellers who choose to go it alone when selling their home has actually decreased from about 20% in the late 1980s to about 12% today. Even after these sellers successfully complete a transaction, only 4 in 10 say they would sell their next home without the assistance of a real estate professional.

Seller Myth No. 6: All agents work the same. Nope. Just as some doctors, lawyers, and teachers have varying degrees of education, experience, and skills, so it is true with Realtors. The Markel Realty Group™ team has the education, the skill, and the experience to guide you through the process. Chances are the other side will be well represented, so why not choose the best agents to represent you? It's not leveling the playing field; it's tilting it to your side when you hire Markel Realty Group™.

Seller Myth No. 7: I can't make home improvements on a tight budget. There are inexpensive improvements homeowners can make that immediately impact the home's appeal and market value. A neutral coat of paint and updated carpeting breathes new life into rooms for example and a well-manicured lawn sends the message to buyers that the home is well cared for. On the flip side, think twice about major renovations that may not offer 100 percent return on investment.



Your satisfaction is GUARANTEED!

Meaning, if you are unhappy with my work, you can cancel the listing agreement at any time.



MORE Reasons to List with Phil Johnson

- 1. COMMUNICATION. How many times have you been in a sales transaction and felt like you had no idea what was going on? I pride myself on communication and service.
- **2.** Unequaled strategy to sell your home for the highest price. The way buyers find homes has changed, so choose an agent whose marketing strategy will reach today's buyers.
- **4.** Markel Realty Group[™] has a proven record of success in Washington County. When you work with me and Markel Realty Group[™], you're working with the best.



Avoid the Top 10 Selling Mistakes

Serious about selling your home? Before you sign anything, read about these common mistakes that home sellers make:

- 1. PRICING TOO HIGH: It's no secret, price is everything. Overpricing does more to discourage buyers than any other single factor. When you overprice, you put your home in competition with homes that may be newer, larger or have more amenities than yours. You help your competition sell their home. This leads to long days on the market, and costs you, the seller, money in the long run. Make sure you get your pricing advice from a professional agent who knows the market.
- 2. POOR CONDITION: A home that is in ill repair, or otherwise poor condition, does not excite buyers. A home like this is looked at by buyers as a work project and money pit. Having your home in good repair and great showing condition will significantly improve your chances for a sale at top dollar value. Having your home pre-inspected by a termite and dry rot inspector will also have a positive impact on buyers.
- **3. POOR CURB APPEAL:** Most buyers today want to drive by. If your home is an attractive drive-by, it will gain more attention and certainly more showings. Doing the little things to help your home's curb appeal will make a huge difference.
- **4. DREARY DARK HOMES DON'T SELL:** Buyers like updated, light and bright homes. Dark carpets, paint, and curtains are often buyer turn-offs. Go through your home and remove clutter; touch up and update paint, counter tops, and carpets. Open your home up and make sure the sun shines in. Offensive odors from pets and smoking are also huge turn-offs to most buyers. Rid your home of offensive smells by burning scented candles and create a pleasant aroma. The most important rooms to concentrate on are the living room, family room, kitchen and master bedroom. Your entire home's atmosphere is set off by these rooms.
- **5. DON'T OVER-IMPROVE:** Get your home in good showing condition, but don't over do it. Huge projects such as complete remodels of kitchens, adding decks, and expanding room sizes may not pay back your investment. Before you jump into a huge improvement project, get some good advice.

- **6. BE FINANCEABLE:** Bad roofs, exterior paint, or structural problems may make your home un-financeable. The wider the scope of financing that your home can qualify for, the higher the overall market value. Remember -- government programs like VA and FHA will be the most picky.
- 7. GET GOOD ADVICE AND GOOD MARKET EXPOSURE: Hiring a professional agent will help you get your home priced right, and will also get you started with the best fix ups. A strong agent will get your home exposed to the largest number of potential buyers. Paying the agent fee is often the least expensive part of selling your home. Trying to sell your home yourself can be costly. Most 'for sale by owner' homes close for less than comparable homes listed with an agent, and you have no representation.
- **8. DON'T BE PRESENT DURING SHOWINGS:** When your home is being shown, go for a drive or a walk. Take yourself, your family, and pets and let the agent and their clients have the freedom they need. An agent can always do their best job of showing your home when you are not underfoot. Buyers are more at ease and much more likely to spend time looking at your home's features and benefits.
- **9. LET YOUR AGENT DO THE NEGOTIATING:** If there is ever a good reason to have a veteran agent working for you, it's during the negotiation of your home sale. A good negotiator can mean thousands of dollars to you, and will protect your interests. Don't let your emotions run wild during negotiations. Try to separate your emotions from your business side. Remain cool and calm during this time.
- **10. ACT FAST WITH OFFERS:** When you do get an offer on your home, act quickly and decisively. Letting offers sit around without acting can be a huge mistake. Things can change quickly in the mind of a prospective buyer. Acting quickly while the excitement and interest level are at a high point can be very important. Typically, a buyer's motivation level decreases with time. Buyer's remorse can even set in. Acting in a timely manner is essential.

Testimonials

Phil recently listed our home for us in St. George. His knowledge of the local real estate market was very clear when we first met and he told us what he thought our home would sell for. As it turned out, he was "right on" with his evaluation and we were able to get what we thought we needed for our home. We were away from St. George during the entire process and it was quite comforting to have him there representing us during this transaction.

-Bert & Claire Kendrick

Phil is very easy for us to recommend. We found him on Trulia and he alone took time to address our real estate needs. He took us through the entire process of buying a home in a very professional, prompt and courteous manner. His knowledge of his market was obvious to us as we hunted for homes in the St. George area; and being from out of town, this was a big plus.

-Richard & Carol Oakley