

seageralbert





the home selling process – EXPECT GREAT SERVICE

In becoming a REALTOR®, an individual must complete a variety of courses and regularly update their professional education. Continuing education is also required. They also have access to a wide array of optional courses, seminars and certifications. They must adhere to a strict and rigorously enforced Code of Ethics. On top of all that, through experience, they truly become local real estate market and community experts, as well as masters of property marketing, networking and negotiation.

In working for you, a REALTOR® will:

- Outline their professional responsibilities to you, including complete Disclosure, Loyalty, Confidentiality, Obedience and Accountability.
- Help you determine the best asking price.
- Extensively market your home in order to maximize the number of buyers who know about it, request showings and make offers
- Offer proven advice on how to prepare and show your property so you get top market value.
- Assist you in finding any home-related services you need.
- Regularly communicate with you to keep you fully informed of everything they do to sell your home.
- Provide feedback from all showings and open houses.
- Update you on both real estate and money market changes that could affect your property's sale.
- Be available to help pre-qualify potential buyers.
- Promptly present and evaluate each offer with you.
- Negotiate the highest possible price and best terms for you.
- Manage contractual, title and transaction details and keep you informed.
- Ensure that important items are signed, sealed and delivered on closing day.

In short, they'll provide you with comprehensive, high-quality service. So when you decide to sell your home be sure to take advantage of the knowledge, experience and professionalism of the Seager Albert Real Estate Group.



Preparing your home so it's more attractive to buyers

When presenting your home to prospective buyers, first impressions are crucial. Buyers begin judging your home the moment they see it and, unless they're looking for a deal on a fixer-upper, they prefer homes that are well maintained, clean and clutter-free. That's why home improvements, particularly if they address the anticipated needs of buyers, can boost your home's salability and sale price.

Depending on your home's condition, there are three kinds of improvements that will impress buyers and help you sell for top market value: renovations, upgrades and repairs, reorganization and maintenance. Along these lines, what follows are a few proven, cost-effective ideas that will help your home look its best so you get top market value.

Bear in mind, an experienced REALTOR® knows what today's discerning buyers are looking for and can provide more ideas that will maximize your home's appeal. Sometimes a small investment in time and money can give you a big edge over your competition and generate a faster sale at a higher price.

Renovations - Which Ones Are Market-Smart?

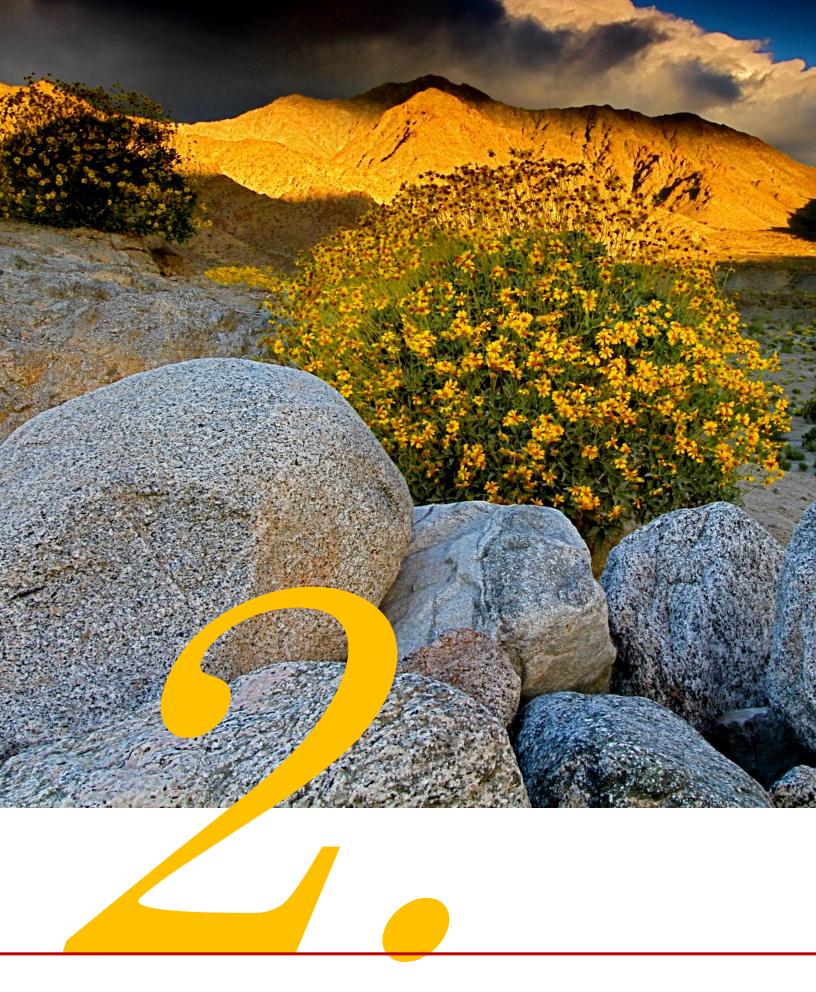
Generally, few home owners renovate their homes in order to sell them because they know they won't recoup the full cost of the renovations in the sales price. However, in some cases minor renovations can really improve the overall impression of a property's character and quality and, as such, will more than pay for themselves.

Here are a few "market-smart makeovers" you might consider:

- **Kitchen** New flooring, cabinets, counter tops, appliances and lighting can be costly, but buyers typically look for updated kitchens, and you'll recover a large percentage of your expenses on resale. Even a minor facelift for instance, new paint, floor covering, cabinet doors and hardware can pay off in a faster sale at a better price.
- **Bathrooms** As with the kitchen, renovating bathrooms can pay off in terms of both value and marketability, especially in an older house. Opt for good lighting, large mirrors, attractive fixtures and materials, plenty of storage and neutral colors.
- Energy-Efficient Improvements With everyone "going green" these days, energy-saving upgrades and repairs that reduce fuel bills can be a selling point. For example: sought-after double or triple-pane windows and storm doors that keep indoor temperatures comfortable year round. There are many options, so do some research and talk to a home products professional to find those improvements that best fi t your plans and budget.

When considering renovations in anticipation of selling, there are two important rules: don't overrenovate, and be careful not to make renovations which please you personally, but which might turn off otherwise interested buyers. Both scenarios will cost you. An experienced REALTOR® will be able to counsel you on which renovations are likely to be good investments in terms of your overall plan.





a home seller's GLOSSERY

When selling a home, it's important to understand some of the key concepts and terms. Throughout the sales process, your REALTOR® will be available to explain any unfamiliar terms you encounter. That said, here is a short list of terms you'll want to know:

Abstract Of Title – A complete historical summary of the public records relating to the legal ownership of a particular property from the time of the first transfer to the present.

Adjustable Rate Mortgage (ARM) – Also known as a variable-rate loan, an ARM is one in which the interest rate changes over time, relative to an index like the Treasury index.

Agreement of Sale – Also known as contract of purchase, purchase agreement, or sales agreement according to location or jurisdiction. A contract in which a seller and buyer agree to transact under certain terms spelled out in writing and signed by both parties.

Amortization – The process of reducing the principal debt through a schedule of fixed payments at regular intervals of time, with an interest rate specified in a loan document.

Appraisal – A professional appraiser's estimate of the market value of a property based on local market data and the recent sale prices of similar properties.

Assessed Value – The value placed on a home by municipal assessors for the purposes of determining property taxes.

Closing – The final steps in the transfer of property ownership. On the Closing Date, as specified by the sales agreement, the buyer inspects and signs all the documents relating to the transaction and the final disbursements are paid. Also referred to as the Settlement.

Closing Costs – The costs to complete a real estate transaction in addition to the price of the home, to include: points, taxes, title insurance, appraisal fees and legal fees.

Comparative Market Analysis (CMA) – A REALTOR®-prepared document, typically included in a listing presentation to a prospective seller, designed to help the seller set a strategic asking price for their home. Drawn from the local Multiple Listing Service (MLS), a CMA presents pricing and property information for homes similar to the seller's that recently sold, failed to sell, or are currently on the market.

Contingency – A clause in the purchase contract that describes certain conditions that must be met and agreed upon by both buyer and seller before the contract is binding.

Counter-offer – An offer, made in response to a previous offer, that rejects all or part of it while enabling negotiations to continue towards a mutually-acceptable sales contract.



Conventional Mortgage – One that is not insured or guaranteed by the federal government.

Debt-to-Income Ratio – A ratio that measures total debt burden. It is calculated by dividing gross monthly debt repayments, including mortgages, by gross monthly income.

Down Payment – The money paid by the buyer to the lender at the time of the closing. The amount is the difference between the sales price and the mortgage loan. Requirements vary by loan type. Smaller down payments, less than 20%, usually requires mortgage insurance.

Earnest Money – A deposit given by the buyer to bind a purchase offer which is held in escrow. If the property sale is closed, the deposit is applied to the purchase price. If the buyer does not fulfill all contract obligations, the deposit may be forfeited.

Equity – The value of the property, less the loan balance and any outstanding liens or other debts against the property.

Easements – Legal right of access to use of a property by individuals or groups for specific purposes. Easements may affect property values and are sometimes part of the deed.

Escrow – Funds held by a neutral third party (the escrow agent) until certain conditions of a contract are met and the funds can be paid out. Escrow accounts are also used by loan servicers to pay property taxes and homeowner's insurance.

Fixed-Rate Mortgage – A type of mortgage loan in which the interest rate does not change during the entire term of the loan.

Free Market Evaluation – An offer by a REALTOR®, usually presented in marketing materials, to provide a complimentary assessment of your home's current market value.

Home Inspection – Professional inspection of a home, paid for by the buyer, to evaluate the quality and safety of its plumbing, heating, wiring, appliances, roof, foundation, etc.

Homeowner's Insurance – A policy that protects you and the lender from fi re or flood, a liability such as visitor injury, or damage to your personal property.

Lien – A claim or charge on property for payment of a debt. With a mortgage, the lender has the right to take the title to your property if you don't make the mortgage payments.

Listing Presentation – A presentation given by a REALTOR® to a prospective home seller in hopes that the seller will allow the REALTOR® to represent their interests throughout the sales process. Typically delivered in the seller's home, the presentation includes the REALTOR'S® pricing, marketing and showing strategies, as well as a suggested asking price.

Market Value – The amount a willing buyer would pay a willing seller for a home. An appraised value is an estimate of the current fair market value.





Mortgage Insurance – Purchased by the buyer to protect the lender in the event of default (typically for loans with less than 20% down. Available through a government agency like the Federal Housing Administration (FHA) or through private mortgage insurers (PMI).

Possession Date – The date, as specified by the sales agreement, that the buyer can move into the property. Generally, the it occurs within a couple days of the Closing Date.

Pre-Approval Letter – A letter from a mortgage lender indicating that a buyer qualifies for a mortgage of a specific amount.

Principal – The amount of money borrowed from a lender to buy a home, or the amount of the loan that has not yet been repaid. Does not include the interest paid to borrow.

Purchase Offer – A detailed, written document which makes an offer to purchase a property, and which may be amended several times in the process of negotiations. When signed by all parties involved in the sale, the purchase offer becomes a legally-binding sales agreement.

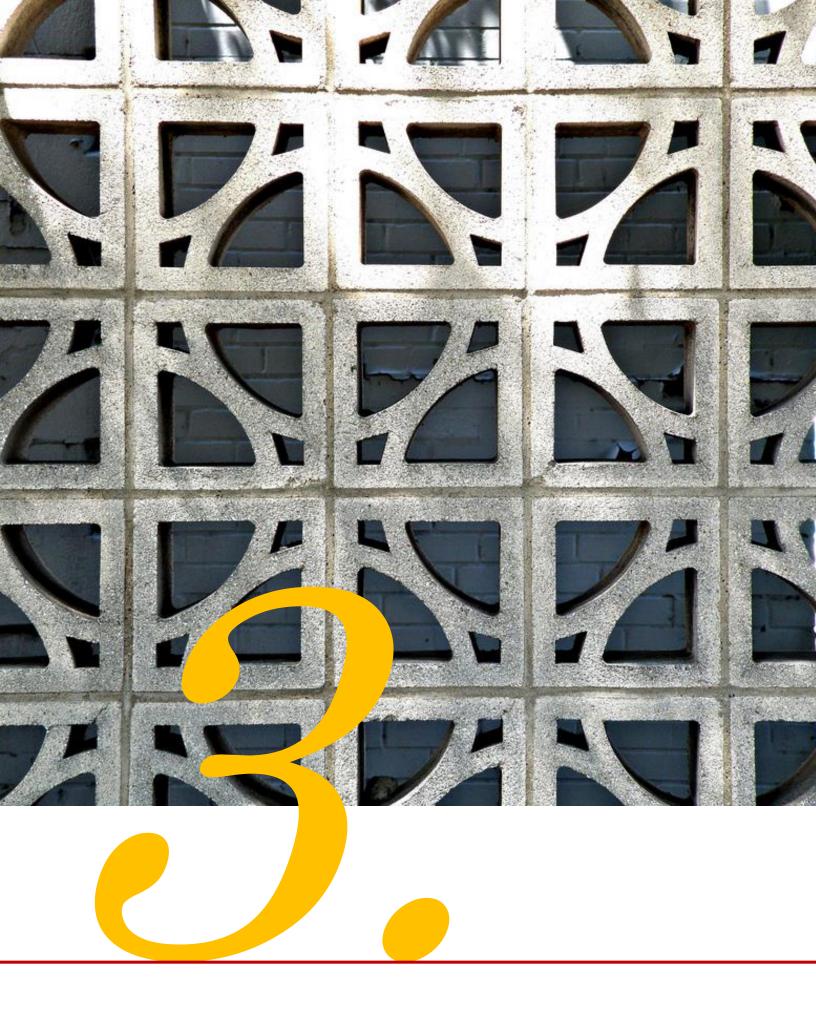
Title – The right to, and the ownership of, property. A Title or Deed is sometimes used as proof of ownership of land. Clear title refers to a title that has no legal defects.

Title Insurance – Insurance policy that guarantees the accuracy of the title search and protects lenders and homeowners against legal problems with the title.

Truth-In-Lending Act (TILA) – Federal law that requires disclosure of a truth-in-lending statement for consumer loans. The statement includes a summary of the total cost of credit.

Title Search – A historical review of all legal documents relating to ownership of a property to determine if there have been any flaws in prior transfers of ownership or if there are any claims or encumbrances on the title to the property.





Strategically pricing your home

TO GET TOP MARKET VALUE

Determining the best asking price for a home is one of the most challenging, and also important, aspects of selling it. In fact, it's a balancing act. You don't want to set a price that's so high that it discourages showings and serious offers from the very qualified, motivated buyers who would ultimately determine your property's top market value. On the other hand, you don't want to set a price that's so low that it attracts lots of interest, but sets the stage for offers and negotiations that could result in your getting less than the market would actually support if you were a little more aggressive.

Moreover, this balancing act is even trickier now, given that we're still in a buyers' market that is fraught with a variety of economic uncertainties. All the more reason why, when you make your decision to sell, you should do plenty of research as well as seek out the advice of one or more experienced REALTORS® and financial professionals.

So What's Your Home Really Worth?

In a perfect world, your home's value would be everything you think and need it to be. Perhaps you have specific financial goals or you've just made an offer on another home that's is dependent on selling your home at a certain price in a given time frame. However, simply put, your home's value is not determined by you, but by what the market is willing to pay for it at a given time.

These days, the market increasingly includes home buyers who have researched property values over the internet for months, have already viewed at least 10 homes, and are not under any pressure to buy. Indeed, they may be quite hesitant in hopes of missing out on one of those unbelievable deals that continue to pop up.



In trying to determine your home's true market value and, as such, set your expectations for what you're likely to sell it for, you should:

- 1) Try to be impartial. Unfortunately, the market is not interested in what you originally paid for your home, or how much you need to sell it for to buy your next home and meet your financial goals. In addition, your home may have features that you highly value, but which might actually reduce its market value by limiting the number of potential buyers.
- 2) Remember why you are selling. Do you want to sell or do you need to sell? While in a buyers' market you'll seldom get more money than is required to meet your financial needs. Unfortunately your personal situation may dictate that you take less money than the market would otherwise be willing to give you if you had more time.
- 3) Research online and in person. You can find out a lot about your local market through research at websites like REALTOR.com®, the premier online destination for real estate information, as well as by going to open houses in your area and making comparisons with your home in terms of location, size, features and condition.

Get a Comparative Market Analysis (CMA) From a REALTOR®

A Comparative Market Analysis (CMA) is a document, drawn from a local Multiple Listings Service (MLS) database, that presents pricing information, property details and photos of homes similar to yours (termed "comparables") that recently sold, failed to sell, or are currently on the market in your area.

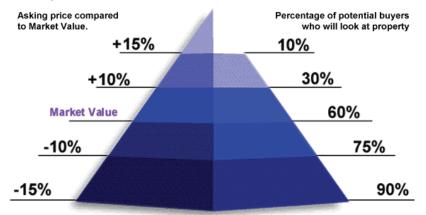
A REALTOR® will typically provide you with a CMA as part of a listing presentation he or she delivers at your home in hopes of being able to exclusively represent your interests when you sell. This CMA will include the price or price range that the REALTOR® thinks you should list at, although the REALTOR® might adjust that figure on the spot if it's the first time he or she has been in your home and had the chance to examine its layout, quality, workmanship, condition, and so on. (It's also worth noting that REALTORS®, knowing that you don't plan to list any time soon, are also usually happy to provide you with a Free Market Evaluation or "mini-CMA" of your home).

Generally, studying what has worked in your area – and what hasn't – will help you to strategically price, position and stage your property so that it sells for top dollar in a reasonable time frame, with the least inconvenience for you.



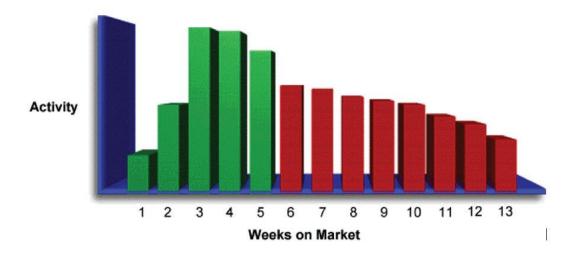
Price Your Home To Sell When Its Market Exposure And Buyer Interest Are Highest

In a purely numbers sense, how you price your home will directly impact how many buyers, showings and offers you attract, as well as how easily it sells, as depicted in the *Pricing Pyramid* diagram below.



However, the practical dynamics of attracting those qualified, motivated buyers who will pay top market value for your home is a little more complex. That's because experience shows that you're far more likely to get top market value if you sell your home during a certain "golden window of opportunity" during the listing. In short, timing is crucial.

With the exception of hot, sellers' markets, homes generally attract the most interest and activity among buyer prospects and their agents during the second to fourth or fifth weeks they're on the market.

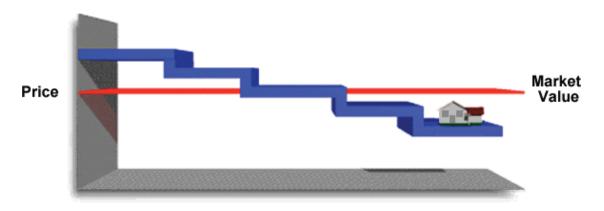


Beyond five weeks, your home will increasingly be viewed as a stale listing – i.e. as a commodity with a history of being rejected by other buyers. Consequently, there will be less market buzz, less showings, less offers and less likelihood that you'll get your asking price.

This is why it is crucial to price your home correctly right from the beginning so that you get and accept a solid offer during the three or four week "golden window".

The Consequences of Overpricing at The Time You List

The strategy of overpricing your home when you list, knowing that you can reduce the price later, might seem to make sense at first glance. However, it seldom works. In fact, sellers who overprice their homes – even just 10% above market value – and then reduce the price one or more times often end up getting less than they would have if they'd priced it realistically from the start, as depicted in the Sale Price To Time-On-Market diagram.



Here's why:

- Fewer buyers even if they're otherwise attracted to your home will respond to the online and offline marketing of it if they know it's overpriced.
- Fewer agents will show your home to their buyers if they know it's overpriced.
- The right buyers i.e. looking to buy a home like yours may never even view it because they'll confine their search to a lesser price range where yours should be.
- You'll attract the wrong buyers i.e. those looking in your price range who won't be interested in your home, having viewed other homes truly worth what you're asking for yours.
- An excessive price on your property makes others more attractive i.e. both those priced where yours is, and also those priced where yours should be.
- You'll get fewer if any serious offers overall because buyers may consider doing so a waste of time.
- Even if you do get a serious offer, the excessive price can lead to a mortgage rejection for the buyer once the lender has a professional appraisal done on your home. This leads to critical lost time waiting for finance approvals that never go through.
- Reducing the price after buyers have begun to perceive your home as a stale listing will not generate as much interest as if you'd priced it properly from the start.

Signed, sealed and delivered:

CLOSING THE DEAL

If you and your buyer have both efficiently taken care of your respective contractual obligations associated with finalizing the sale, the process of completing the transaction – known variously as the "closing", "escrow" or "settlement" – will go smoothly with no surprises.

Fulfilling Contingencies And Special Conditions

A pending sales agreement nearly always includes contingencies and special conditions that have to be fulfilled by the buyer and seller by the closing date, which usually falls 30 to 60 days after both parties signed the agreement.

Typical contingencies and conditions may include:

- The buyer's securing of financing.
- A Title Search an historical review of all legal documents relating to ownership of the property to ensure that there are no claims against the title of the property.
- The purchasing of Title Insurance in case the records contain errors or there are mistakes in the review process.
- A professional appraisal of the home, requested by the lender to ensure that the home's actual value justifies the loan amount.
- Any additional contractual promises you have made in connection with buyer incentives, home improvements, etc.
- An independent inspection of the home's structural and functional condition (foundation, roof, electrical, heating, plumbing, etc.).
- An independent termite inspection.
- A final walk-through the buyer is given the chance to look at the home to make sure that it's in the same condition as when the sale agreement was signed.

It's important to review the sales agreement with your REALTOR® so you understand your obligations. Any shortfalls or mistakes at this point can be very costly. Your REALTOR® can discuss and remind you of these obligations, as well as help arrange for their fulfillment and prepare you for the closing.





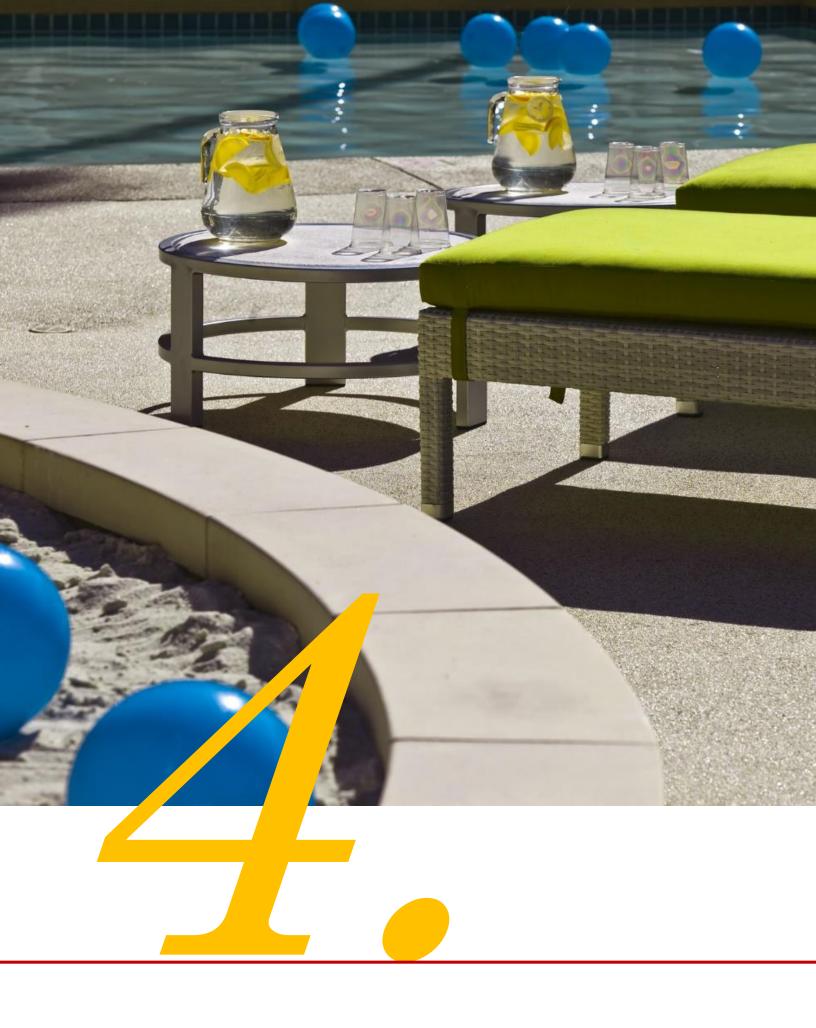
Completing The Transaction

While different areas handle the final settlement in slightly different ways, generally the closing agent – a third-party professional, often a lawyer, who conducts the proceedings – reviews the sales agreement and does the following:

- Determines the total amount due from the buyer and collects the check.
- Determines all the adjustments (e.g. seller prepayment of taxes, utilities, etc.) and ensures that they're factored into transaction.
- Assures that the transaction costs (closing, legal fees, etc.) are paid.
- Determines the seller's payments, credits and adjusted net proceeds.
- Witnesses the seller's signing of the property title and all other documentation associated with the transaction.
- Collects the keys and any other necessary items from the seller.
- Provides the seller with the net proceeds as well as copies of the documentation pertaining to the sale.
- Ensures that the buyer's title is properly recorded in the local records office along with any mortgage liens.

In most cases, the buyer's Possession Date will fall within a couple days of the Closing Date, at which point your former beloved home will have a new occupant.





getting to know us



With his experience in the purchase and sale of prestigious desert-community properties, Gregory Albert brings a deep understanding of all segments of the market to every client, ensuring knowledgeable guidance along with exemplary professionalism. Through an independent third party evaluation system, Gregory is consistently ranked a 5-star agent by his clients. He provides an uncompromising level of service while integrity, dedication and honesty guide his work, and he has established a reputation market-wide for outstanding client care both through his current work in luxury real estate and through his prior business ownership in interior design and antiques. Born and raised in Europe, Gregory has made the Palm Springs area home for more than 15 years.







Steve Seager is committed to providing clients with detailed care and oversight to ensure total satisfaction. With experience in marketing, management and public relations, Seager leverages unique marketing capabilities to ensure optimal exposure, and uses his extensive international network to benefit purchasers and sellers alike. In addition to an outstanding sales record, Seager infuses every relationship with integrity and a strong work ethic. Steve previously served as executive director of a Chamber of Commerce; court advocate for children in the foster care system (a foster parent, himself); volunteer board member of local United Way chapters, and has served on the boards of several community and business development organizations. He brings the same level of passion, care and commitment to his real estate clients.



MISSION STATEMENT

seageralbert

what our clients have to say:

"Gregory and his team recently worked with us on our second and third real estate transactions in Palm Springs. Highest recommendation possible for Gregory who is the Gold Standard of realtors. His professionalism, market knowledge, and ability to navigate a tricky negotiation with our buyers was first-rate. Simultaneously dealing with the seller of the home we purchased also had some difficulties, but Gregory worked through all of it - he was with us every step of the way. We have high expectations when working with a realtor, and Gregory constantly exceeded every one."

Wayne B. (5-star REDFIN review)

"As a first time home buyer Gregory Albert and Steve Seager made the experience painless. They were there with me every step of the way, explaining the process and were readily available to answer the many questions that I had. I will recommend their services every opportunity I have."

-- Jesse G. (5-Star REDFIN Review)

"We've never experienced a more capable & dedicated realtor. When we tell friends & family about him, they are amazed. Gregory goes beyond all expectations & duties of a normal realtor. He is a true partner every step of the way. He made the entire experience extremely easy for us in every detail. We've already recommended him to several people & will continue to do so at every opportunity. In short, we don't feel it is possible to find a better realtor."

-- Travis and Linda T. (5-Star REDFIN Review)



"The proof is in the pudding"

"Gregory made the entire process of selling our house in Rancho La Quinta a pleasure. He offered terrific advice on market timing and pricing, as well as expert design advice to make the home more attractive to buyers. He combines integrity and honesty with an attentive, friendly and upbeat personality which is engaging to buyer and seller alike. For the best results and a most enjoyable experience, I highly recommend hiring Gregory!"

Cindy G.

"After nearly 6 decades on the planet and 14 home purchases or sales, I can honestly say that Gregory is my favorite broker that I have ever worked with. His no nonsense style and his get it done work ethic are refreshing, and you always feel he is looking out for your best interest."

-- Bob M. (5-Star REDFIN Review)



"Gregory and his team are hands down the BEST realtor we have ever worked with, and that's in comparison to more than a dozen other agents we've utilized over the years in the buying, selling and renting of 6 different homes. Being fairly new to the Coachella Valley, we chose him because he was highly rated on Redfin, and now we too are part of the choir, singing his praises for all to hear! From the moment we met, he was very polite, considerate, solicitous, hard working, intelligent but never haughty. He is highly knowledgeable about real estate and the housing market, and is appropriately self confident; furthermore—and just as important—he neither pretends, acts defensive, nor makes up answers to things he doesn't know. Instead, he immediately and diligently investigated every challenging question we posed to him, to our full satisfaction. He was never the least bit pushy or impatient, even though we looked at LOTS of houses over 3 months of daily searching and negotiated bids on several of them. At all times he showed the emotional intelligence to "give us our space" when we needed the freedom to visualize ourselves living in the homes we visited, but also demonstrated the integrity to identify for us important problems with the properties that we ourselves wouldn't have anticipated. When unexpected issues emerged during escrow that led to some bruised egos, his cool head helped us keep things in perspective and stay on track till we successfully closed on our great new home. Unquestionably, we would use him again in a heartbeat, and are recommending him to all our friends."

-- Peter W. (5-star REDFIN review)



To see all reviews: https://www.redfin.com/real-estate-agents/gregorya

portfolio of sales



401 S. El Cielo #140 2011 Paseo Raqueta 510 Villa Ct. 130 W. Racquet Club #401 2955 E. Avery #B 2760 E. San Angelo 384 Ameno Dr. 2700 Golf Club Dr. #105 846 N Calle De Flora Vista 1552 S. Camino Real #333 3606 Sunburst Blvd. 75949 Via Allegre 40672 Palm Court 48465 Vista Calico 79035 Rancho La Quinta Dr. 2600 S.Canvon Dr. #24 1716 Capri Circle 48170 Via Vallarta 2700 Golf Club Dr. #109 388 Ameno Dr. 505 S Farrel Dr. #S115 2696 S. Sierra Madre #A14 800 E. Cottonwood # 3 363 Lautner Lane 1271 East Del Paso Way 3625 E. Paseo Barbara 2001 E. Calle Lelita 4820 N. Winners Circle #C 1111 E. Palm Canyon Dr. #324 2514 E. Morongo Trail 2235 Paseo Gracia 751 N. Los Felices Cir. #212 280 S. Avenida Caballeros #123 833 Vista Arroyo Drive 3790 E. Camino San Miguel 79650 Rancho La Quinta Dr. 1533 Enclave Way 164 Avenida Orontes 72420 Rodea Way 2081 E. Desert Palms Drive 2242 East Palmarie Ave. 433 Lautner Lane 46146 East Eldarado Ave. 816 Cottonwood #1 66 Majorca Dr. 2444 S. Sierra Madre 78806 Gorham Lane 1594 Lorena Way, PS 2950 N. Puerta del Sol 790 E.Laverne Way 2812 N. Auburn Ct #F209 783 Mira Grande 65092 Blue Sky Circle 1475 E. Sunny Dunes Rd. 1080 E Buena Vista Dr. 505 S. Farrell Dr. #F34 1800 Sand Canyon Way 1460 S. Palm Tree Dr. 277 Calle Leandro 75751 Temple Lane 156 Estrada Way 38162 Via Roberta



1703 E. Sonora Rd.

portfolio of services



