



SELLING YOUR HOME



NOELLE & BRAD BANKS
ASSOCIATE BROKER/AGENT
Your Friends and Family Realtors for Life



PRE-LISTING INFORMATION

A COMPLETE GUIDE TO SELLING YOUR HOME



Thank you for the opportunity to meet with you regarding the marketing of your home.

We have put together information to introduce you to our team, our company and our comprehensive custom marketing plan.

You have many choices when it comes to selecting a Real Estate professional to represent you. It is important to partner with a Realtor® who will be proactive in marketing your properties, responsive to current trends and diligent in maintaining communication. Exceptional service is our standard!

We are excited about getting to know you and determining how we can best help you achieve your goals.

Best Regards,

A handwritten signature in black ink that reads 'Brad and Noelle Banks'.

Brad and Noelle Banks



WWW.THEBANKSTEAM.COM

Cell: 404-388-3961 Office: 770-240-2001

Email: Noelle@TheBanksTeam.com

BRAD & NOELLE BANKS

EXCEPTIONAL SERVICE ~ HONEST COMMUNICATION



Noelle is a graduate of The University of Georgia and holds a B.A. degree in French. As an International Flight Attendant with Delta Air Lines, Noelle gained a great deal of experience working with people of various cultures and backgrounds. She speaks French and Italian and loves to travel! Although originally from Upstate New York, Noelle has lived in East Cobb, West Cobb and South Cherokee.

Noelle's attention to detail in negotiating contracts, never-ending research and consistent communication have proved to be her greatest strengths in her Real Estate Career.

Noelle obtained her Associate Broker's License in 2007 as the next step to more in depth training in her Real Estate Career. She loves Real Estate and is thrilled to be part of a successful Real Estate team with her husband Brad.

Brad is a graduate of Kennesaw State University and holds a B.S.E. in Middle School Education. He taught Science, Math and Drama for over twenty years at Westminster Christian Academy in Athens, GA and at Mt. Paran Christian School in Kennesaw, GA. Although originally from San Francisco, Brad was raised in the East Cobb Community.

Brad's extensive knowledge of History, Landscaping and Architecture have impressed some of the most distinguished clients. However, his people skills are his most evident strength in his Real Estate Career.

The Banks Team & Associates, Inc. has been in the Real Estate industry since 2002 and proudly joined Atlanta Communities Real Estate Firm in 2017.

Brad and Noelle specialize in both East and West Cobb, South Cherokee and North Fulton Counties. However, The Banks Team & Associates, Inc. assists both Sellers and Buyers throughout the Metro Atlanta area.

Associate Broker/Realtor

Members, Atlanta REALTORS® Association

Members, Georgia Association of Realtors

Members, National Association of Realtors

Members, First Multiple Listing Service (FMLS)

Members, Georgia Metro Listing Service (MLS)

Additional Languages Spoken: French & Italian

C.D.P.E. (Certified Distressed Property Expert)



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"We absolutely love what we do and are committed to providing our clients with exceptional, professional and personal service!"

When it comes to purchasing a new home, it's important to partner with a Realtor® who knows the current market well. From finding a new home to negotiating a contract, attention to detail is key. We take a proactive approach to helping you achieve your home purchasing goals as quickly and efficiently as possible.

INNOVATIVE, PROFESSIONAL, PERSONAL:

The Banks Team & Associates, Inc. utilizes the latest technologies, market research and business strategies to not only meet, but exceed your expectations. However, more importantly, we listen and that means we find solutions that are tailored to you.

OUR "REFERRAL ONLY" CONCEPT:

We are committed to providing our clients with the highest level of service possible. Our pledge is to meet all of your Real Estate needs and build lifetime clients. Our business is built on referrals! We focus 100% of our energy on our clients and in return we depend on you to refer your friends to us.

If you are genuinely pleased with our service, the greatest compliment you can give us is a referral. Referrals are what determine our success one home at a time, one friend at a time, one client at a time.



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CLIENT TESTIMONIALS

REAL PEOPLE ~ REAL HOMES ~ REAL EXPERIENCES

"We have purchased 3 homes and sold 2 with Brad and Noelle and they are the absolute best. They bring complementing skills that create a dynamic team. Brad is an incredible stager and holds nothing back from creating a listing that captures attention. Noelle is an incredible negotiator and is relentless at getting the best for her clients. Best of all you work directly with Brad and Noelle and not a "team" that supports them. We are so thankful to have met them and will continue to buy/sell with them in the future. They are more than real estate agents, they are truly partners."

- George and Melissa Troskie

"This has to be the best experience we have had looking for a new home. They came recommended from our realtor where we came from and we couldn't have been happier! They are amazing at their job, and even greater people! Brad and Noelle were very professional, always punctual, understanding, and patient with all our needs and wants."

- Jason and Carolina Strong

"My family and I were under a tight time frame to find a new home. Brad and Noelle came highly recommended by a friend and we couldn't be happier with the service we received. They found us the perfect place and negotiated the sale so well that we were able to close with a week to spare. They're an excellent team!"

- Matthew and Theresa White

"Brad and Noelle are the BEST!! They have helped us with the process of purchasing two homes and selling as well. Their knowledge of all things related to real estate is extensive and they each have their specific strengths that make them an awesome team. Even after assisting us with home buying/selling, they are still there for us to answer any questions or address any concerns we have. We are so appreciative for all the help they have given us and recommend them to anyone looking for a realtor!"

- Ted and Jessica Halkyard

"I would highly recommend Brad and Noelle Banks. They worked with us as if we were their number one clients. Selling our home while moving to another state was very stressful. Noelle and Brad made the process so much better for us. They were present and represented us well when we were unable to attend certain requirements. They also were very prompt when responding to text messages, emails, and phone calls. Noelle wrote up reports to better explain documents and give us her thoughts. They studied our community and were very knowledgeable about things that could help our house sell. Noelle recommended excellent repair men, electricians, attorneys, etc. to help complete the process. It was a HUGE bonus that Noelle is an excellent negotiator! She is definitely not a push over which worked in our favor! We could not have asked for better realtors. They are certainly the BEST!"

- Thomas Perison and Amy Calder



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OUR TEAM

EXCEPTIONAL SERVICE ~ HONEST COMMUNICATION

ROBIN RUDOLPH

TRANSACTION COORDINATOR

I am happy to be a part of The Banks Team. I am proud of this successful team that is goal-oriented, driven, caring and always practices business with honesty and integrity. I am here to assist you in any way possible throughout your home buying and/or selling process.

As Transaction Coordinator for The Banks Team, my number one priority is to help make your buying and selling experience a great one! Building relationships with sellers, buyers and fellow Realtors helps me to achieve this goal. After your home goes under contract I will be there each and every step of the way to ensure a very smooth closing.

CONTACT INFO

EMAIL
robinhha@gmail.com

PHONE
404.324.6690

CAMILLE ADAMS

RELATIONSHIP DIRECTOR

I could not be more excited to be a part of The Banks Team! It's my job to build and manage both client and business relationships, as well as foster excellent customer service.

As the Relationship Director, my main initiative is to create a wonderful client experience from the moment we are introduced to a client. From planning annual client parties, vendor mixers and special gifts for our clients; providing excellent customer service and developing connections is my number one goal.

CONTACT INFO

EMAIL
camilleherndon@yahoo.com



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OUR SUPPORT PARTNERS

COMPETENCE YOU CAN TRUST



WE ARE HOME ATL

Real Estate Media and Photography
678-597-8331
operations@wearehomeatl.com



LON THOMAS (EAST COBB)

678-337-3223

MARK BROWN, TERRIE SHANK

(WOODSTOCK)
770-591-5200



BRANDON WILLIAMS

Residential Inspector of America
Real Estate Inspection Services
Scheduling available 24 hours a day
Direct: 770-476-4963
Website: www.residentialinspector.com



DESIGN 2 SELL

BARBARA HEIL

Home Staging
678-505-1433
barbara@homedesign2sell.com



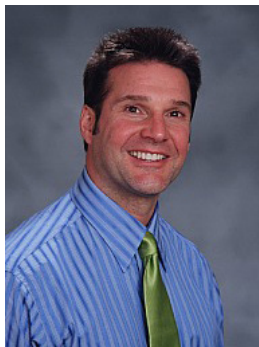
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PREFERRED MORTGAGE LENDERS

COMPETENCE YOU CAN TRUST



MARK ZIELINSKI

Ameris Bank
VP, Sr. Mortgage Banker
Cell: 678-665-6500
mark.zielinski@amerisbank.com



REID CLARK

Silverton Mortgage
Senior Mortgage Loan Originator
Direct: 770-298-3113
reidclark@silvertonmortgage.com



JEFF HART

Supreme Lending
Senior Loan Officer
Direct: 770-315-9736
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KELLY CORT

Wells Fargo Home Loans
Home Mortgage Consultant
Direct: 707-694-4631
kelly.cort@wellsfargo.com



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WHAT YOU GET

THE BANKS TEAM HAS SO MUCH TO OFFER

COMMUNICATION

Your needs always come first. We provide the service we agree to, in the ways that work for you. Whether once a week, once a day, by phone, email or text message. That's how we'll do it.

You'll always be kept in the loop. From listing to closing, you'll know the status of our marketing efforts, the offers on the table and the steps leading to a successful closing once an offer is accepted. We'll agree on the communication method that works best for you.

EXPERIENCE AND EXPERTISE

The complexities of your real estate transaction will be well-handled. Smoothing the way for your listing and sale, we will capably remove many potential challenges before they have the opportunity to appear.

MARKETING

Your home will get the exposure it deserves. Our marketing systems maximize your property's exposure to buyers. Internet tracking tools and automated buyer contact systems allow us to reach active buyers who want to know about your listing.

PRICING

By following our pricing advice and adjusting as needed, your home will sell in a timely manner. With a keen understanding of both the big picture and the very latest local and neighborhood listing and sales data, the information you need is at our fingertips.

STAGING

We will help your home put its best foot forward. Homes sell because of correct pricing and great presentation. We know what it takes to make the terrific first impression that will get your home sold.

SATISFACTION

We'll guarantee your satisfaction. Our relationship is dependent on not only meeting but exceeding your needs. We identify those needs together and welcome open communication to address any concerns and come to a mutual agreement as needed.



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OUR 10-STEP MARKETING PLAN

Designed to capture the maximum exposure for your home in the shortest period of time, we'll implement our proven 10-Step Marketing Plan.

WE WILL:

1. Price your home right and adjust as needed and agreed upon.
2. Stage your home to cast a positive light on the features most important to buyers: uncluttered rooms and closets, fresh paint and terrific curb appeal.
3. Place "for sale" signage easily viewable to drive-by prospects.
4. Provide high end marketing flyers/brochures that stand out above the rest.
5. Optimize your home's Internet presence by posting information in the local FMLS and MLS systems. This includes plenty of professional photographs and a description of your property.
6. Produce a virtual tour of your home, placing it on multiple websites including your home's website to attract both local and out-of-town buyers.
7. Create a home book, comment cards and fliers to place inside your property.
8. Target our marketing to active real estate agents who specialize in selling homes in your neighborhood.
9. Target active buyers and investors in our database who are looking for homes in your price range and area.
10. Provide you with weekly updates detailing our marketing efforts, including comments from the prospective buyers and agents who have visited your home.



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PRICING MISCONCEPTIONS

It is very important to price your property at competitive market value when we finalize the listing agreement.



BUYERS AND SELLERS DETERMINE VALUE

The value of your property is determined by what a buyer is willing to pay and a seller is willing to accept in today's market.

Buyers make their pricing decision based on comparing your property to other properties SOLD in your area. Historically, your first offer is usually your best.



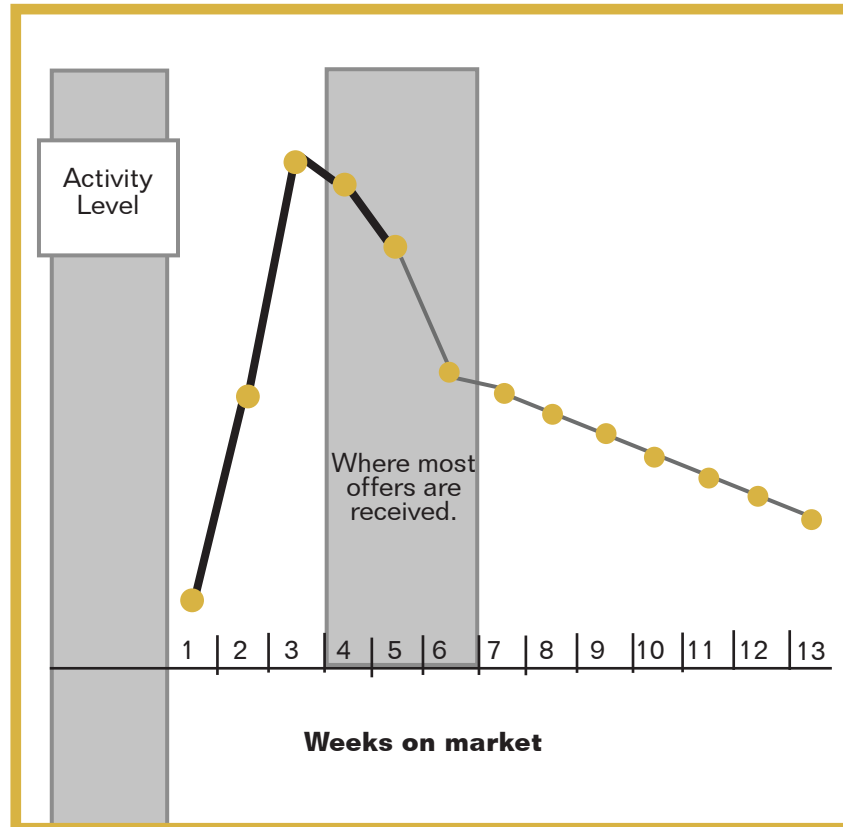
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PRICE COMPETITIVELY

THE FIRST 30 DAYS ARE CRITICAL



THE RIGHT PRICE IS IMPORTANT.

- A property generates the most interest when it first hits the market.
- The number of showings is greatest during this time if it is priced at a realistic market value.
- Starting too high and dropping the price later misses the excitement and fails to generate strong activity.
- Many homes that start high end up selling below market value.



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WHAT YOU CAN & CANNOT CONTROL

SELLER CONTROLS:

- Property Condition
- Availability For Showing
- Price

SELLER DOESN'T CONTROL:

- Competition
 - Buyer's or Seller's Market
 - Interest Rates
 - When the Perfect Buyer Walks Through the Door
-

WHAT BUYERS EXPECT OF YOU:

- **THEY WANT YOUR HOUSE TO LOOK GOOD!**
It's their statement to the world.
- **THEY WANT YOUR HOUSE TO FEEL GOOD!**
They want to be excited to come home to it.
- **THEY WANT TO KNOW THE HOUSE IS IN GOOD CONDITION!**
And they are not buying problems.
- **THEY WANT TO KNOW THE VALUE IS THERE!**
They are not paying more than market value.



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DEDICATED TO FULL SERVICE REAL ESTATE

1. Research Ownership
2. Research Legal Description
3. Assessment & Status
4. Research All Comparable Currently Listed Properties
5. Research Previous Sales Activity
6. Order & Review Tax Information
7. Enter Into Computer Database
8. Confirmation of Listing Appointment
9. Prepare Personal Listing Information
10. Pre-listing Information Checklist Completed
11. Ask Pre-appointment Questions
12. Present Market Study to Seller
13. Present Strategic Marketing Plan to Seller
14. Discuss Prep Needed to Market Effectively
15. Plan Goals with Sellers
16. Present Plan of Action
17. Suggest Financing Alternatives
18. Listing Contracts & Addendums Signed by Seller
19. Install Lockbox and Yard Sign
20. Prepare Property Flyers
21. Property Disclosure Delivered
22. Property Data Sheet Prepared for FMLS/GAMLS
23. Proof FMLS/MLS Data Input
24. Showing Instructions Prepared
25. Identify Homeowner's Association Information
26. Order Copy of By Laws
27. Utility Checklist
28. Property Inclusions and Amenities Noted
29. Professional Digital Photos Taken
30. Homeowner's Warranty Confirmed
31. New Listing Checklist Completed
32. Distribute Copies of all Paperwork to Seller
33. Establish Office Listing Folder
34. Marketing Brochure Prepared
35. Upload Property Details online
36. Make follow-up Calls to Showing Agents
37. Showing Feedback to Seller
38. Pre-qualify all Buyers
39. Price Adjustments Entered in All Sites
40. Price Adjustments Announced to Agents
41. New Brochures and Flyers Printed as Needed
42. Research and Refer Seller to Area Agent Where Relocating if possible
43. Offer Received
44. Contact Buyer's Agent to Discuss Buyer Qualifications and Offer
45. Review Offer with Seller
46. Negotiate with Written Counter Offer(s)
47. Complete All Forms to Start Closing Process
48. Deliver "Clean Copies" of Contracts to Seller, Co-op Agent and Closing Attorney
49. Complete Office File
50. Sale in Progress Checklist Completed
51. Earnest Money Recorded and Deposited into Escrow Account
52. FMLS/GAMLS Forms Notification Forms Entered into Computer Base and Sent
53. Deliver Original Contract to Lender
54. Provide Comparable Sales for Appraiser
55. Schedule the Appraisal
56. Relay Appraisal Report to the Seller if Provided
57. Contact Lender Weekly to Track Processing
58. Email Copies of Any Addendum to Closing Office
59. Confirm Loan Payoff Statement
60. Confirm Title Insurance has been Ordered
61. Coordinate Insurance Requirements for Closing
62. Have Buyers Hazard Insurance Delivered to Closing Attorney
63. Coordinate Home Inspection & Review Results
64. Negotiate any Requested/Required Repairs
65. Schedule and Follow-up Repair Work
66. Inspection Clause Paperwork to be Completed, Signed and Delivered to all Parties
67. Schedule Time and Location of Closing Date
68. Notify all Parties of Closing Details
69. Schedule Final Walk-Through of Property
70. Request Closing Figures with Seller
71. Review Final Closing Figures with Seller
72. Forward Closing Statement to Selling Agent for Review
73. Oversee the Entire Closing Process
74. Remove Sign and Lockbox from Property
75. Present the Seller with the Check!



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PREPARING YOUR HOME FOR SALE

HERE ARE SOME INEXPENSIVE WAYS TO MAXIMIZE YOUR HOME'S APPEAL:

EXTERIOR

- Keep the grass freshly cut.
- Remove all yard clutter.
- Apply fresh paint to wooden fences.
- Paint the front door.
- Weed and apply fresh mulch to garden beds.
- Clean windows inside and out.
- Wash or paint home's exterior.
- Tighten and clean all door handles.
- Ensure gutters and downspouts are firmly attached.

INTERIOR

- Remove excessive wall hangings, furniture and knick knacks (consider a temporary self-storage unit).
- Clean or paint walls and ceilings.
- Shampoo carpets.
- Clean and organize cabinets and closets.
- Repair all plumbing leaks, including faucets and drain traps.
- Clean all light fixtures.

FOR SHOWINGS

- Turn on all the lights.
- Open drapes in the daytime.
- Keep pets secured outdoors.
- Play quiet background music.
- Light the fireplace (if seasonally appropriate).
- Infuse home with a comforting scent like apple spice or vanilla.
- Vacate the property while it is being shown.

Did you know well-placed furniture can open up rooms and make them seem larger than they are? Or that opening drapes and blinds and turning on all lights make a room seem bright and cheery?

It's a fact. Acquiring the highest market value and elevating your home above others in the same price range often comes down to first impressions.



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CLOSING 101

The closing process finalizes the sale of your home and makes everything official. Also known as settlement, the closing is when you get paid and the buyer receives the deed to your home. We will attend closing with you and ensure that the Settlement Statement follows suit with the terms of the Purchase and Sale Agreement.

HERE ARE A FEW THINGS TO BRING TO THE CLOSING:

- House keys
- Garage door opener(s)
- A picture ID

WHAT CAN YOU EXPECT?

The closing agent will look over the purchase contract and identify what payments are owed and by whom; prepare documents for the closing; conduct the closing; make sure taxes, title searches, real estate commissions and other closing costs are paid; ensure that the buyer's title is recorded; and ensure that you receive any monies due to you.

WHAT ARE YOUR COSTS?

Sellers commonly pay the following at closing:

- Mortgage balance and prepayment penalties, if applicable
- Other claims against your property, such as unpaid property taxes
- Unpaid special assessments on your property
- Document stamps (or taxes) on the deed
- Real estate commission

AFTER THE CLOSING:

For tax purposes, make sure you keep up with the following:

- Copies of all closing documents
- All home improvement receipts on the home you sold



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