



**Chiarella Realty**

*Specializing in Waterfront Properties*

# The Seller's Booklet



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# Meet the Chiarella Realty Crew!

## **John Chiarella, Principal Broker**

Family owned and operated, the philosophy at Chiarella Realty, Ltd. reflects that of our Principal Broker, John Chiarella. John's deep commitment to his clients is matched only by his great love of the Sunapee region, where he has been a resident and community leader since 1957. With more than 25 years of experience in the local real estate market, John's expertise in waterfront property sales, his dynamic network and his longstanding reputation as a community leader allow him to be responsive to his clients' needs and, in many cases, to anticipate issues before they arise.

Over the years, John has served as consultant to several local banks, as a member of several hospital boards and as a town Selectman. John has spent many years sailing the waters of beautiful Lake Sunapee. He continues to be an avid sailor and currently serves as an officer of the International Star Class.

**jcdcstar@yahoo.com; (603) 763-5400, ext. 11; (603) 249-6478 (cell)**

## **Bob Anthonyson, Associate Broker**

Bob has over 20 years of professional experience in real estate. He has led projects in commercial development, including Boston's very successful Park and Garage at Post Office Square. He also has extensive experience in retail property management, especially involving the creative use of high technology. Bob has earned BS and MS (real estate) degrees from M.I.T. and an MBA from Stanford Business School.

Bob is a former director of Sunapee Harbor-Riverway, Inc. and of the Lake Sunapee Protective Association. He has owned a home on Lake Sunapee for over 25 years and his knowledge of waterfront and residential real estate is beneficial to his clients.

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## **Taryn Chiarella, Office Manager, Licensed Realtor ®**

John's daughter Taryn has been working with him as office manager and salesperson since the inception of Chiarella Realty, Ltd. She lives in Sunapee with her husband Bob Anthonyson. After having earned graduate degrees at Babson College and Bentley College, Taryn worked as a CPA with a large Boston firm and commuted to Sunapee on weekends. In 1996, Taryn and Bob moved to Sunapee full-time and have been thoroughly enjoying the change in lifestyle. Taryn travels extensively and devotes much of her free time to environmental and animal welfare organizations.

**taryn@chiarellarealty.com; (603) 763-5400, ext. 12**

## **Melissa Pollari, Licensed Realtor ®**

Melissa is a licensed Realtor currently serving as our broker's assistant. When not in the office, Melissa devotes herself to spending time with her husband, Michael, and their two children, Abigail and Nicholas. Melissa has lived in Sunapee her entire life and can therefore provide great help to people moving to the area. And because Melissa also has experience working in the real estate law business, she is extremely knowledgeable about the "technical aspects" of home buying and selling.

**Melissa@chiarellarealty.com; (603) 763-5400**

## **Deborah Connell, Licensed Realtor ®**

Debby joins Chiarella Realty after 20 years in public school administration. She lives in Newport with her husband, Barry, who is Principal at a local school. On a hot summer weekend you can find the family boating on Lake Sunapee or in the winter you will find them enjoying the terrific skiing at Mt. Sunapee. Debby takes full advantage of the many special opportunities that the Lake Sunapee Area offers and would be pleased to share her insights with you! Debby and family decided to move to the Lake Sunapee Area as it is a healthy place to raise a family. There is a strong sense of community, core values are evident, and the schools are good!

**deborah@chiarellarealty.com; (603) 748-0018**

# Why Chiarella Realty?

Here at Chiarella Realty, we are committed to providing honest, fair and professional services to our clients. Each Realtor at Chiarella Realty is a member of our local Sunapee Region Board of Realtors as well as the New Hampshire and National Association of Realtors. We provide each client with personal service and customize our marketing plan to meet your specific goals, needs and concerns. We never use “canned marketing programs”, but treat each property as the unique property it is.

The Crew at Chiarella Realty provides informed guidance and utilizes the most current area market information. We work as a team and every agent and support staff member is devoted to providing you with the highest quality service. Because we cooperate with each other and work together, we are able to draw on a great wealth of combined experience and expertise, as well as historical and current area information.

## Establishing a Value for Your Property

In order to effectively market your property, the Realtors at Chiarella Realty draw on our combined knowledge of the local real estate market. In order to establish the proper value for your home, we often begin by preparing a Comparative Market Analysis (CMA) in which we compare your property to similar properties that are currently for sale, under agreement, that have recently sold, or that have been on the market but have failed to sell. In addition to the Comparative Market Analysis, we also take into account the location of your property, its age and condition and any special features that it possesses.

We welcome your input in this and every other step in the sales process.

## Designing a Marketing Plan Tailored to Your Property

At Chiarella Realty, each plan is customized to your particular property.

Chiarella Realty makes extensive use of the Internet as a marketing tool. Some recent studies have estimated that more than 70% of home buyers utilize the Internet as they begin their property search. We make extensive use of the Multiple Listing Service (MLS) and [www.realtor.com](http://www.realtor.com) which provides up to the minute data on all our properties.

Your property will be publicized on our website ([www.chiarellarealty.com](http://www.chiarellarealty.com), [www.sunapeehouses.com](http://www.sunapeehouses.com), and [www.sunapeewaterfront.com](http://www.sunapeewaterfront.com)); Chiarella Realty maintains advertising on a number of search engines which helps to direct buyers searching the Internet for properties to visit our website.

Chiarella Realty also utilizes local advertising outlets such as newspapers, real estate guides, local magazines, periodicals, and area guides. Our logo can also be seen on boats – both on and off the water. And, of course, Captain John's Lake Report has become a daily must for many area residents and visitors!

Additionally, if agreeable to you as the property owner, we often conduct broker and public open houses at times that are convenient for you. We also utilize direct mailings, distribute general and specific property brochures, maintain display cases in a number of locations and place yard signs on your property to generate interest.

Furthermore, the Realtors at Chiarella Realty maintain an extensive network of potential buyers and will contact them directly.

# Preparing Your Property for Sale

It is our job to help you maximize the value of your home. Again, Chiarella Realty's approach is a very personalized one; however, the following are some general recommendations to help you in the process.

- **Get Some Feedback –**

- Ask your agent and perhaps other agents in the office, as well as family and friends, to inspect your home, viewing it through the eyes of a potential buyer. Often, we are not able to view our own homes objectively, so this process can provide an enormous benefit. It is imperative that the feedback be open and honest. Even though it is often difficult to hear “criticism” of your property, remember that it is in your best interest so it is important that you maintain an open mind.

- **Curb Appeal –**

- Make the yard and exterior of your home inviting to prospective buyers.
  - Keep the lawn mowed, hedges trimmed, trees pruned and the gardens weeded. If necessary, add some fertilizer to the lawn and the plantings and keep them well-watered and green. Lay fresh mulch in the garden beds.
  - In warm weather, add some flower pots with some brightly colored plants such as yellow and red flowering plants.
  - Perhaps add an inviting a bench to the front yard or porch.
- Address any necessary repairs
  - Are there cracks in the foundation, walkways or steps?
  - Does the paved driveway need to be re-sealed?
  - Inspect the fences and railings for damages. Does anything need repairing or replacing?
  - Inspect the paint on the house, windows, the entries and doors. Does it needs touching up? A fresh coat of paint particularly at the entry / front door can add a great deal of “curb appeal”.
  - Replace burned-out light bulbs, cracked window panes and damaged trim.
  - Repair broken door bells and light fixtures.
  - Be sure that the siding is clean and that the windows sparkle.
  - Polish metal items such as door knobs, door knockers and mailboxes.
  - Check your garage door – if it is not in good condition, it may be worth replacing it. It is very typically very visible and should be attractive, inviting and in working order.
  - Consider replacing loose or damaged roof shingles.
  - Clean and align gutters and make any necessary repairs.
  - Have the chimney inspected and cleaned if necessary.
  - Don't forget the garage and out-buildings.
  - Make sure they are clean, neat and de-cluttered.

- **Interior Appeal**

- Give your home a thorough cleaning.
- Have your carpets cleaned; wash the windows; clean the counters and fixtures.
- Clean-out and organize closets, cabinets, the basement and the attic.
- Be sure that the house smells clean, particularly if you have pets. Those of us with animals don't realize that our homes may have distinct pet odors.
- Keep cat litter boxes clean! Air out your home, if necessary; disguise the odor with a more pleasant one such as potpourri or fresh-baked cookies!
- As on the outside of your home, make any necessary repairs inside as well.
  - Replace burned-out or dim light bulbs.
  - Repair broken or damaged window panes, wood work, tiles, plaster and wallboard.
  - Inspect the plumbing, heating and alarm systems to ensure that they are in working order.
  - If necessary, consider touching up or re-painting dingy or soiled walls.
  - It may be worth re-painting a room if the wall color is very strong. Usually, soft, neutral shades are more appealing to buyers.
  - Repair damaged flooring, and in some cases it may even be worth replacing damaged, dull or dated flooring.
- Pay special attention to the kitchen and baths.

- Thoroughly clean counters, sinks, cabinets, closets and appliances.
- Remove all unnecessary and personal items from countertops such as small appliances and personal grooming items.
- Remove all pictures and papers from the outside of your refrigerator door.
- Be certain that appliances are in working order and check for leaks in faucets, shower heads and plumbing fixtures.
- Repair any damaged caulking.
- Consider replacing your shower curtain and guest towels with new ones.
- Evaluate the lighting in the kitchen and the baths and update if necessary.
- Consider painting to give the space a clean and bright appearance.
- Instead of replacing old and worn out cabinets, maybe painting the doors and or replacing the hardware will accomplish the desired effect.
- A live plant or fresh flowers are an early and inexpensive way to add color and texture to the bath and kitchen.
- Be sure to check for leaks in the basement and attic.
  - Checking for water leaks is your best defense against developing a mold problem.
  - If you do find mold, sometimes a de-humidifier or air-conditioner is enough to rectify the situation.
  - If you suspect that you may have a more serious mold issue, it is best to have a professional inspect your home and advise you on a course of action.
- De-clutter and de-personalize your home.
  - Buyers want to see spacious and neutral surroundings.
  - Consider having a yard sale for those items that you don't plan to keep.
  - Pack away personal items such as family photos and keepsakes.
  - Remove excess furniture to open up the rooms.
  - You might even consider renting a storage space if necessary.
  - Also, be sure to keep hallways, stairs and other pathways clear of debris.
- Pay extra attention before open houses and scheduled showings.
  - In particular, be sure that the baths and kitchen are clean, including the bathtub, shower, sinks, toilets and mirrors.
  - Be sure that there are no dirty dishes in the sink or food on the counter and that no dirty laundry is visible.
  - Put out your new clean and fresh towels. Open drapes and blinds to let the light in.

## An Open and On-Going Dialogue

Chiarella Realty as a firm, and in particular your selling agent, will keep you informed throughout the process of marketing and selling your home. It is important to continually review and re-evaluate the marketing of your home to ensure that we are doing all that we can to maximize your home's value.

Selling your home is often an emotionally difficult process and can easily feel overwhelming. We are here to guide you through the many facets of the process and to make it as easy for you as possible.

## Reviewing Offers and Negotiating Sales

Your listing agent will present all offers to you. Numerous factors come into play in determining how many offers are received, as well as the amounts of the offers. Some factors are uncontrollable (i.e. the economy and current market conditions) and others are adjustable (i.e. marketing strategies, pricing and condition of the property). It is important to take these factors into account during the process of considering offers. We will help you through the process of deciding whether to accept an offer, make a counter-offer or reject the offer. The decision is always yours to make; we are here to provide our advice and lend you our expertise and knowledge in order assist you in the ongoing negotiations.

# The Closing

The following list is intended to give you an overview of your responsibilities. If you have any questions or concerns, please do not hesitate to contact your selling agent or your attorney.

**DEED** - Arrange to have your attorney draw a new deed or you can request that the closing attorney prepare a new deed for you. Once the buyer's financing is in place, they will indicate to the closing attorney how they wish to hold title.

**MORTGAGE PAYOFF** - Your mortgage company will need to be contacted to obtain the exact mortgage payoff amount for closing. This is usually done by the closing attorney.

**MUNICIPAL LIEN** - There must be a Municipal Lien Waiver at closing. This is usually obtained by the closing attorney.

**CLOSING COSTS** - A few days prior to closing you or your agent should contact the closing attorney regarding your closing costs. These will be itemized on the Settlement Statement and you will be required to bring a certified check to closing. (Note: In New Hampshire both the buyer and the seller are responsible for paying a deed transfer tax at closing in the amount of \$1.50 / 1,000 on the sale price which is typically split between the parties).

**TAXES** - Unpaid taxes will be adjusted at the closing on a per diem basis and will be included on the Settlement Statement.

**INSURANCE** - Notify your insurance company of the impending sale. Leave yourself a week or two leeway for policy cancellation in case of a delay in the closing date.

**ELECTRIC COMPANY** - Arrange to have the electric company take a final reading about a week before closing. Provide the electric company with the name of the buyer and indicate that the buyer will call to make arrangements for continued service.

**GAS OR OIL COMPANY** - If you have automatic delivery, you will want to cancel your service. Final readings will be arranged by your agent and you will be reimbursed at the closing for remaining fuel.

**TELEPHONE/CABLE TV** - About two weeks prior to closing, make arrangements to discontinue service or transfer to your new address.

## CHANGE OF ADDRESS

Provide new address for the following:

Drivers License	Bank Accounts	Subscriptions
Dogs License	Post Office	Credit Cards
Place of Employment	Doctors	Creditors
Insurance Companies (life, health, car and home)		

**SCHOOL RECORDS** - If applicable, arrange for student's records to be forwarded to new schools.

## BRING TO CLOSING

Photo ID (driver's license or passport)	Checkbook
All keys to the property	Garage door openers
Other pertinent household information	

# Tips For A Successful Move

If You Plan to hire Movers, remember that they usually need plenty of notice. Call at least six weeks in advance if you can.

## Build In a Time Overlap:

- Make sure you have some time between the closing date of your new home and the last day you can leave your present home. Remember:
  - Moving always take longer than you plan.
  - If you want to make any changes to the house you bought, it is much easier to accomplish *before* you move in

## Pare It Down:

- Get rid of things you don't need or want.
  - Have a yard sale or give it charity rather than move things you won't use in your new home.

## Take Some Notes:

- Take notes on your new house (room measurements, window measurements, locations of electric/cable/phone outlets, etc.).
  - You can have a plan as to where things go when you move in. Have the movers place them for you. Also if you buy new items, you can be sure they'll fit in your new home.

## Phone and Utilities:

- Some companies need at least a week to get everything connected.

## Essentials:

- Pack a box of essentials (a telephone, clothes, toiletries, medication, etc.) to get you through a couple of days.

## Clean Items As You Pack Them:

- Unpacking is hard enough without added effort.

## Clean Before You Unpack:

- Get a clean start by wiping out drawers and cupboards, sweeping floors and vacuuming carpets.
- Make up the beds and put out towels.

**Find More Area Information, including restaurant, shopping and other service information on our website.**