



# You have Options!

**Sellers facing financial difficulty can be overwhelmed, but there are options. Let me be your resource.**

One of the biggest struggles for sellers facing financial difficulty is understanding their options. I've been trained to explain these options and strategies to homeowners so they can make the best decision for their future.



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**IMPORTANT NOTICE:** New Vista Realty is not associated with the government, and our service is not approved by the government or your lender. Even if you accept this offer and use our service, your lender may not agree to change your loan. If you stop paying your mortgage, you could lose your home and damage your credit rating.



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## OVERVIEW

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At Nevada Realty Solutions we understand this is a very frustrating period in the lives of you and your family. We want you to know that you are not alone; millions of Americans face financial difficulties and are unsure what to do. We want you to know that you have options and the sooner you act the more likely it will be for a positive outcome. For many, the best option is to sell their home and ask the lender to accept less than what is owed to settle the debt. Usually called a Short Sale, the transaction allows the homeowner to avoid foreclosure. Some of the benefits are as follows:

### **Minimize credit damage**

A foreclosure can be very damaging on your credit report, whereas lenders tend to report “settled” or in some cases “paid in full” or “paid as agreed” upon successful closing of a short sale. Recent reports state that if a borrower misses 2 to 5 mortgage payments, their credit score will be affected by an estimated 30 to 60 points. If a borrower suffers foreclosure, it can affect their score 140 to 200 points.

### **Stay in your home**

During the lengthy short sale process, you can continue to stay in your home and depending on your situation, not make any payments. There’s no point in moving out and paying rent elsewhere, if you can stay in your property until the Short Sale is done and save money. **We are not advising you to stop making payments. We at Nevada Realty Solutions always recommend you consider consulting with an attorney and a tax professional on the legal and potential tax consequences that may arise as a result of a short sale.**

### **\$1500 in government incentives**

With NEW SHORT SALE GUIDELINES, you may be eligible to receive \$1500 government incentives at closing for your relocation expenses.

### **Right thing to do**

Many sellers feel that walking away from their home is irresponsible and unfair to the lender. A short sale is a respectable option. The home is sold and possession transfers just like any other sale minimizing the impact on the surrounding community. And, the homeowner’s mind is clear to move forward and begin rebuilding their financial future.

### **Reduce future liability**

A Short Sale usually allows you to tie up financial loose ends by getting the lender to agree, in writing, that the debt is fully satisfied. You can move forward with your life without having to worry about your house and your mortgage.

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## **WHAT TO EXPECT**

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Getting through the Short Sale process successfully requires a coordinated effort and your help will be critical for a positive outcome. The first and most crucial step is to complete and timely return to us all lender required documents included in this package. Your lender will want to review some documents demonstrating a true financial hardship.

Certain issues may arise that do not always come up in a traditional real estate transaction and we may ask for help in areas that might seem unusual. The Nevada Realty Solutions team promise to you is to do everything within our power to help relieve some of your stress during this most difficult time. Here are some things to consider.

### **Use an experienced agent**

Short Sales are very complicated and time consuming, it is best to engage a real estate firm experienced and specifically trained in Short Sales –Nevada Realty Solutions has that knowledge and holds the Short Sales and Foreclosure Resource (SFR) certification. Our success is because of the systems and processes we've put into place, our superior level of service unequaled by other real estate brokerages, not to mention our relentless effort to exceed clients' expectations and our daily efforts to keep a transaction moving forward.

### **Short Sales take time**

Getting a Short Sale sold, approved and closed is a very difficult and complex process and takes time. If you feel a Short Sale might be the best option for you, do not wait until the last minute to get started. Once your documents have submitted to your lender, Nevada Realty Solutions will begin to negotiate the short sale of your property. During this negotiating period, the lender will order a "BPO", Broker's Price Opinion, on your property. This is basically a mini-appraisal and will require both interior and exterior photos. It is mandatory and we will need to coordinate with the BPO agent for a timely appointment. We also may need to coordinate with the title companies, attorneys, mortgage insurance companies, public trustees, etc. for the approval of your short sale. Do not be alarmed if it takes 90-120 days to complete the transaction.

### **Pricing the property**

We will outline a pricing strategy designed to demonstrate to the lender that a real effort was made to maximize the lender's return of capital. In many cases this will mean starting the pricing at a level above that at which the property will sell - quickly. We will install a Nevada Realty Solutions yard sign, key safe, place your home on the MLS, do internal advertising, website placement with virtual tours and start the process of finding you the best possible offer. Be patient, the strategy helps the lender get comfortable that we are working with them.



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### **Responding to an offer**

Once we receive an offer on your property, we will counter where necessary to make sure it falls within your lender's guidelines in order to be seriously considered. We want to send the lender an offer at a price that is at, or very close to, fair market value. After a final purchase agreement has been signed and agreed to by buyer and seller, the full short sale package (your financial data, supporting documentation, authorization forms, and purchase agreement) will be submitted to your lender(s) within 24 hours.

It is usually best to send only one offer to the lender. We want a buyer that is committed, and if the buyer does not get a commitment from you, the buyer may be out looking for a property on which they can get a commitment that frees them from attaching themselves emotionally to your property. Once we receive the written approval from your lender(s), we will then contact all parties involved in this transaction and forward your information to the Title Company to complete and close the transaction.

### **Lender correspondence**

During this process you may continue to receive phone calls and letters from your lender(s) in regards to the loans(s). We will try and have that correspondence limited, however that does not always happen. Please inform your lender(s) that you have hired a Realtor with short sale experience to market your home and we will be forwarding offers their way upon receipt. Additionally, please forward any written correspondence you receive to us immediately.

## **WE ARE HERE TO HELP**

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We at Nevada Realty Solutions look forward to working with you. At the appointment, we will go over your paperwork and the short sale process in detail and answer any questions you may have as well as complete all the necessary listing paperwork.

If you would like additional information regarding short sales please feel free to contact us by phone or email ([realtor@heatherplv.com](mailto:realtor@heatherplv.com)) at any time.

You and your family will get through this and we are here to help. Try to look forward to a time without the stress of this burden.

Sincerely,

Your Short Sale Team at Nevada Realty Solutions

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# Short Sale Submission Package Client/Seller Instructions

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**VERY IMPORTANT:** In order to expedite your Short Sale Approval, the following items are “required” by the Short Pay Lender (or the Lender that is discounting their payoff to accommodate a property sale).  
\*\*Due to Lender guidelines, additional information may be required. If this occurs, we will contact you.

## Items you **MUST** provide for Approval:

- Most recent **Proof of Income - at least (4) four stubs**, including payroll check stubs, unemployment stubs, disability stubs, social security stubs or sub contractor invoice copies, if applicable. If self employed, we will need 6 months P&L statements.
- **Full Tax Returns** - for the last (2) two years with W2's or 1099's if applicable.
- Most recent **Bank Statement(s)** - checking/savings; all accounts –**at least two months**. Must be hard copy provided by the banking institution. (Online printouts ok to start process but will need to have your full name and address printed)
- **Last Mortgage Statement/Payment Coupon** - with loan number and balance due. **(Very important as the Banks have many branches and loss mitigation centers.)**
- **Most recent HOA Statement**- showing current or past due amount (if applicable)
- **Authorization Form** - one for each Lender/Mortgage Company (attached for your review)
- **Financial Statement** - Financial Statement provided by Lender. (To start the process, we have provided a standardized form for you to complete)
- **Hardship Letter** - Please see the enclosed outline & examples for help writing your letter.

## Additional Forms to Complete:

- **Borrower / Lender / Property Information Sheet**

**PLEASE BRING ALL DOCUMENTATION WITH YOU TO THE SHORT SALE CONSULTATION AND LISTING APPOINTMENT. IF ADDITIONAL DOCUMENTATION IS REQUIRED, YOU MAY FAX, EMAIL, SNAIL-MAIL, OR BRING TO THE OFFICE.**

- IF FAXED - The number is 702-966-4313 - Attn: Heather Poniewaz
- IF EMAILED –The email address is realtor@heatherplv.com
- IF MAILED - or brought to the office at: 8492 Spanish Ridge Ave., Las Vegas, NV 89148

Note: You may provide copies if legible, otherwise we will handle **originals** with care. Also, these items are needed only to prove to Short Pay Lender that there has been a financial hardship. Special care will be given to these items as the privacy of our Client/Seller is important to us. Due to the high volume of short sale requests the lenders are receiving, this process can take up to (4) four months. Please be sure short sale submission package is **thorough and accurate** to avoid any further delays.

# AUTHORIZATION FORM

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I/We \_\_\_\_\_ (Mortgagor/Co-Mortgagor Name)  
do hereby authorize \_\_\_\_\_ (Mortgage Company)  
to release any and all information about my account to the following individuals/companies:

- Heather Poniewaz with Nevada Realty Solutions, 702-277-4746, Realtor@HeatherPLV.com
- Jenine Santos with Horizon National Title, 702-609-4080, J.Santos@natl-title.com

I understand that information released by my Mortgage Company may include, but is not limited to, information relating to my loan amount and payment transactions and/or the provision of copies of my loan documents. Under no circumstances will I hold them responsible for any claims, liabilities or damages that may arise as a result of or in connection with my Mortgage Company provision of information pursuant to the terms of this agreement.

**It is my/our desire and request that you allow the above mentioned individuals to communicate and negotiate on our behalf.** We will cooperate and provide any reasonable requirements/documentation that you may need.

I/We acknowledge that this authorization will remain in effect for the duration of the time that my Mortgage Company serves as the loan servicer for my account. I also acknowledge that should I wish to terminate this authorization, I will notify my lender(s) in writing.

Sincerely,

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Co-Borrower's Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

**1st Mortgage Company:** \_\_\_\_\_

**Loan Number:** \_\_\_\_\_

**2nd Mortgage Company:** \_\_\_\_\_

**Loan Number:** \_\_\_\_\_

**Property Address:** \_\_\_\_\_

## Borrower Financial Information

BORROWER		CO-BORROWER	
BORROWER'S NAME		CO-BORROWER'S NAME	
SOCIAL SECURITY NUMBER	DATE OF BIRTH	SOCIAL SECURITY NUMBER	DATE OF BIRTH
HOME PHONE NUMBER WITH AREA CODE <small>(Best Number to reach borrower)</small>		HOME PHONE NUMBER WITH AREA CODE <small>(Best Number to reach borrower)</small>	
WORK PHONE NUMBER WITH AREA CODE <small>(BEST TIME TO CALL)</small>		WORK PHONE NUMBER WITH AREA CODE <small>(BEST TIME TO CALL)</small>	
CELL PHONE NUMBER WITH AREA CODE <small>(BEST TIME TO CALL)</small>		CELL PHONE NUMBER WITH AREA CODE <small>(BEST TIME TO CALL)</small>	
MAILING ADDRESS (If different from property address)			
PROPERTY ADDRESS		EMAIL ADDRESS	
Number of Dependents:	Do you occupy the property? Yes <input type="checkbox"/> No <input type="checkbox"/>	Is it a Rental? Yes <input type="checkbox"/> No <input type="checkbox"/>	Is it leased? Yes <input type="checkbox"/> No <input type="checkbox"/>
		If you have a lease agreement, please provide a copy.	
Is this a mobile home? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Is the property listed for sale? Yes <input type="checkbox"/> No <input type="checkbox"/>		Agent's Name:	
If yes, please provide a copy of the listing agreement.		Agent's Phone Number:	
Have you contacted a credit-counseling agency for help? Yes <input type="checkbox"/> No <input type="checkbox"/>		Counselor's Name:	
If yes, please provide a copy of the listing agreement.		Counselor's Phone Number:	
Do you pay Real Estate Taxes outside of your mortgage? Yes <input type="checkbox"/> No <input type="checkbox"/>			
If you pay it, please provide a copy of your tax statement. Are the taxes current? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Have you filed for bankruptcy? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes: Chapter 7 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Filing Date:			
Has your bankruptcy been discharged? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, please provide a copy of the discharge paper.			
INVOLUNTARY INABILITY TO PAY			
I (We), _____, am/are requesting that the Federal Home Loan Mortgage Corporation (Freddie Mac) review my/our financial situation to determine if I/we qualify for a workout option.			
I am having difficulty making my monthly payment because of financial difficulties created by <i>(Please check all that apply)</i> :			
<input type="checkbox"/> Abandonment of Property	<input type="checkbox"/> Excessive Obligations	<input type="checkbox"/> Military Service	<input type="checkbox"/> Other
<input type="checkbox"/> Business Failure	<input type="checkbox"/> Fraud	<input type="checkbox"/> Payment Adjustment	
<input type="checkbox"/> Casualty Loss	<input type="checkbox"/> Illness in Family	<input type="checkbox"/> Payment Dispute	
<input type="checkbox"/> Curtailment of Income	<input type="checkbox"/> Illness of Mortgagor	<input type="checkbox"/> Property Problems	
<input type="checkbox"/> Death in Family	<input type="checkbox"/> Inability to Rent Property	<input type="checkbox"/> Title Problems	
<input type="checkbox"/> Death of Mortgagor	<input type="checkbox"/> Incarceration	<input type="checkbox"/> Transferring Property	
<input type="checkbox"/> Distant Employment Transfer	<input type="checkbox"/> Marital Difficulties	<input type="checkbox"/> Unemployment	
I believe that my situation is: <input type="checkbox"/> Short term (under 6 months) <input type="checkbox"/> Long term (over 6 months) <input type="checkbox"/> Permanent			
I want to: <input type="checkbox"/> Keep my house <input type="checkbox"/> Sell my house			
<b><i>Please provide a detailed explanation of the hardship on a separate sheet of paper.</i></b>			
If there are additional Liens/Mortgages or Judgments on this property, please name the person(s), company or firm and their respective telephone numbers.			
Lien Holder's Name		Balance / Interest Rate	Phone Number (WITH AREA CODE)
		\$	
Lien Holder's Name		Balance / Interest Rate	Phone Number (WITH AREA CODE)
		\$	
Borrower's Signature _____		Date _____	Co-Borrower's Signature _____
			Date _____

**EMPLOYMENT (see paystubs, if attached)**

BORROWER- EMPLOYER'S ADDRESS & PHONE #		HOW LONG?	CO-BORROWER- EMPLOYER'S ADDRESS & PHONE #		HOW LONG?
<b>Monthly Income - Borrower</b>			<b>Monthly Income - Co-Borrower</b>		
Wages	\$		Wages	\$	
Unemployment Income	\$		Unemployment Income	\$	
Child Support / Alimony	\$		Child Support / Alimony	\$	
Disability Income	\$		Disability Income	\$	
Rents Received	\$		Rents Received	\$	
Other	\$		Other	\$	
Less: Federal and State Tax, FICA	\$		Less: Federal and State Tax, FICA	\$	
Less: Other Deductions (401K, etc.)	\$		Less: Other Deductions (401K, etc.)	\$	
Commissions, bonus and self-employed income	\$		Commissions, bonus and self-employed income	\$	
* * * * * ALL INCOME NEEDS TO BE DOCUMENTED * * * * *					
<b>Paystub must be most recent date with year to date information.</b>					
<b>Total (Net income)</b>		\$	<b>Total (Net income)</b>		\$
<b>Monthly Expenses</b>			<b>Assets</b>		
Other Mortgages / Liens	\$		<b>Type</b>		<b>Estimated Value</b>
Auto Loan(s)	\$		Checking Account(s)		\$
Auto Expenses / Insurance	\$		Saving / Money Market		\$
Credit Cards / Installment Loan(s) (total minimum payment for both per month)	\$		Stocks / Bonds / CDs		\$
Health Insurance (not withheld from pay)	\$		IRA / Keogh Accounts		\$
Medical (Co-pays and Rx)	\$		401k/! ESPO Accounts		\$
Child Care / Support / Alimony	\$		Home		\$
Food / Spending Money	\$		Other Real Estate	#	\$
Water / Sewer / Utilities / Phone	\$		Cars	#	\$
HOA/Condo Fees/Property Maintenance	\$		Life Insurance (Whole Life not Term)		\$
Life Insurance Payments (not withheld from pay)	\$		Other		\$
<b>Total</b>	\$		<b>Total</b>	\$	

"I agree as follows: My lender may discuss, obtain and share information about my mortgage and personal financial situation with third parties such as purchasers, real estate brokers, insurers, financial institutions, creditors and credit bureaus. Discussions and negotiations of a possible foreclosure alternative will not constitute a waiver of or defense to my lender's right to commence or continue any foreclosure or other collection action, and an alternative to foreclosure will be provided only if an agreement has been approved in writing by my lender. The information herein is an accurate statement of my financial status."

Submitted this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_

By \_\_\_\_\_

Signature of Borrower

By \_\_\_\_\_

Signature of Co-Borrower

*Before mailing, make sure you have signed and dated the form and attached appropriate documentation.*



# HARDSHIP LETTER OUTLINE

This document is a very important part of your **Short Sale Package**. Your concise story allows for the Lender of Record to feel your situation and possibly place you as a person and/or family rather than a merely loan number in arrears. Be sure to place the times and events in sequential order.

## **Introduction**

Introduce yourself; Borrower(s) and current default status.

## **Reason**

Why can't you continue to make payments or become current in monies owed?

1. Medical – crisis, bill, etc.
2. Job loss of either borrower or spouse who works to help w/expenses of household
3. Business change, loss, etc.
4. Marital Status – Divorce, separation, etc.
5. Other

## **Story**

Provide one or two paragraphs explaining your story. Explain how/when and the effect the mortgage payment issue, adjustable mortgage, etc. has had on yourself and your family. Be clear and concise with some expression of emotion concerning your current dilemma.

## **Request**

Make a statement requesting a Short Pay to the Lender of Record.

## **Closing Statement**

Thank you for your consideration.

## **Sign and Date**

Borrower(s) only with Social Security Number(s) and loan number.

*We have attached "good" and "bad" examples of hardship letters for your review on the following pages.*



Sample Hardship Letter (POOR/BAD)

**HARDSHIP STATEMENT**  
\*Below I/we have stated the events that have led to the delinquency of our mortgage loan.\*

I Janice and Chad <sup>have</sup>  
had financial difficulties due to  
me losing my job a year ago and  
not being able to find work. We  
have been paying our bills with only  
Chad's income and have fallen behind  
a lot. We are no longer able to pay  
our mortgage.

## Sample Hardship Letter (GOOD)

### HARDSHIP STATEMENT

Below I have stated the events that have led to the delinquency of our mortgage loan.

*The reason for the delinquency is because I was laid off from my position at Bright Now Dental (BND) at the end of 2006 - Right after I refinanced the original HELOC used to purchase the home, I needed to refinance in order to remove the lien placed on my home by BND who loaned me \$50K in Order to pay the closing costs from the sale of my property in IL. This loan by BND was actually a renege on my employment contract where BND was obligated to cover the costs thru reimbursement - not insisting on a corporate loan secured with a lien on my CA home.*

*Since I was laid off my income has been dramatically reduced: my salary went from \$265K/yr to \$130k/yr. My savings and severance enabled us to carry both the mortgage and HELOC monthly payments until Oct. 06 during which time I started a business while looking for a new job. We also listed the house for sale from 2/06 to 9/06.*

*My business has been in existence since April 06 and is now providing an income but not sufficiently enough to cover our monthly mortgage + HELOC obligations.*

*This has been a tough time for our family as we relocated to CA on the promise of a new opportunity. As such we sold our home in IL. which we lived in for almost 10 years while I was an executive at Sears, and liquidated our 401K and options in order to purchase and update a comparable home in SoCal. Now we find ourselves losing a home in which we lived for 3 years on top of losing our savings and retirement funds.*

## BORROWER(S) INFORMATION

Borrowers Name(s): \_\_\_\_\_

Property Address: \_\_\_\_\_

Mailing Address (different then property): \_\_\_\_\_

Home Phone: \_\_\_\_\_ Day Time Number: \_\_\_\_\_ Evening Number: \_\_\_\_\_

Email: \_\_\_\_\_ Fax: \_\_\_\_\_

Have you filed for Bankruptcy? Yes/No What Chapter? \_\_\_\_\_ Case #: \_\_\_\_\_ Date Filed: \_\_\_\_\_

Have you been currently working with a credit counselor agency for help? \_\_\_\_\_

Counselor's Name: \_\_\_\_\_

Counselor's Phone: \_\_\_\_\_ Email: \_\_\_\_\_

## LENDER INFORMATION

1<sup>st</sup> Lender: \_\_\_\_\_ In Default? Yes/No

Loan Number: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Principal Balance: \_\_\_\_\_ Past Due Amount: \_\_\_\_\_

2<sup>nd</sup> Lender: \_\_\_\_\_ In Default? Yes/No

Loan Number: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Principal Balance: \_\_\_\_\_ Past Due Amount: \_\_\_\_\_

3<sup>rd</sup> Lender: \_\_\_\_\_ In Default? Yes/No

Loan Number: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Principal Balance: \_\_\_\_\_ Past Due Amount: \_\_\_\_\_

## PROPERTY INFORMATION

Do you currently occupy the property?  Yes  No How many people live here? \_\_\_\_\_

Is this rental property?  Yes  No (if yes we will need a copy of the rental agreement and contact info)

Are there any pets we should be aware of that may hinder showing accessibility?  Yes  No

If yes, please explain: \_\_\_\_\_

Is there anything else that may hinder showing accessibility; i.e. time or date restrictions?  Yes  No

If yes, please explain: \_\_\_\_\_

Is there an HOA?  Yes  No If yes, HOA Dues: \$ \_\_\_\_\_  Monthly  Quarterly  Yearly

HOA Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Please be advised that if you have an HOA, by law it is your responsibility and due diligence to pay for and provide a Resale Package to the buyer. By initialing you are in agreement. \_\_\_\_\_

BWR Co-BWR

Utilities for property?  Power/Electric  City/Public Water  Well  Gas  City Sewer  Septic

Please be advised that all applicable utilities (power, water, gas) must be on and this is your responsibility and even if the property has been vacated. By initialing you are in agreement. \_\_\_\_\_

BWR Co-BWR

Are there any potential safety concerns, hazards, or necessary repairs we should be aware of?  Yes  No

Please explain: \_\_\_\_\_

## PREPARING YOUR HOME FOR SUCCESSFUL SHOWINGS

We need the property to show in its best light to attract suitable offers. You are a key player in this. Please review the property for the following and make adjustments as necessary if budgeting allows:

**Property Exterior:** Better curb appeal typically equates to quicker and better offers.

- House number should be easy to read
- Ensure porch lights are on after sunset. If possible, use timers
- Garage/car port clean and tidy
- Litter picked up
- Cracked or broken window panes replaced
- Doorbell and door hardware in good repair
- Touch up trim paint on doors, window frames, etc.
- Mow, edge and weed the lawn frequently until the home is sold
- Overgrown shrubbery should be cut back to show as much of the exterior as possible
- Stucco water stains can be cleaned using a mild bleaching agent
- Fences should be mended
- Wash all windows inside and outside.
- All torn screens should be repaired, replaced or removed

**Property Interior:** Should be warm and welcoming!

- Repurpose unused rooms – each room should have ONE purpose
- De-clutter (less is more)
- Keep a smooth flow of traffic and remove any trip hazards
- Lights should be on and drapes should be left open during daylight
- Heat or AC set at a comfortable temperature
- Fresh flowers/plants in various rooms
- Chipped plaster and paint touched up and repaired
- Doors and cupboards properly closed
- Leaky taps and toilets repaired
- Burned out light bulbs replaced
- Squeaky doors oiled
- Mirrors, fixtures, and taps cleaned and polished
- Floors cleaned, garbage containers emptied
- Inside of closets and cupboards neat and tidy
- Valuable property out of reach, out of sight, or locked away
- Pets absent, where possible, or contained during showings
- Light the fireplace in cooler weather
- Countertops neat, clean and de-cluttered – 3 or fewer small appliances is key
- Clean all appliances
- Use similar air-fresheners, plug-in's or Febreze in several rooms