



HEATHER FOWLER

WE'RE READY TO *List a House!*



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Hi there! Thanks for taking a moment to get a glimpse of my story and why I'd love to help you with your home buying or selling experience.

IT'S RATHER SIMPLE...

I personally feel that you deserve to enjoy your home buying and selling experiences. You know what? Forget enjoying it. You deserve to be wow'd! And, you deserve to have your broker as invested in your property as you. In fact, MORE than you. When I flip through our local north shore magazines and papers, I'm always so impressed with brokers that have tons of business. It's wonderful, but that's not me. My approach to real estate is more Boutique. Think about your sales experience when going to a large department store. They sell the same product as many other stores, but it's often hard to locate exactly what you are looking for and difficult to get individual, undivided attention. Now think about heading to your favorite boutique in town. The associates know you and understand your style. They can anticipate your needs and hold you first in mind when that new item comes in that's a great fit for you. They call you right away and get you in to try it on before it's gone. That's me—your boutique realtor. The relationship, the clear and constant communication, and the trust that I am constantly working to do all I can for you is my Boutique commitment to you.

If you'd like a bit more detail, keep reading ☺. How and why do I create such a positive experience?

I'M A RESIDENT.

It is crucial that your broker be intimately familiar with the area you're considering for your next home. My family eats, sleeps, and breathes our North Shore Community.

I'M EXPERIENCED.

Not only as a broker, but also as a consumer. My family has moved multiple times due to corporate relocations. I've had quite a bit of experience as a consumer wishing I had more knowledge about the area we were buying. It is so incredibly important to me that you love, love, love your new home and feel completely confident you made the right choice.

SOME SAY I'M A RISING STAR!

I'm excited to share I received the KoenigRubloff Rising Star Award. This is a pretty big deal for me because I work with some pretty great folks. In a short time, I've experienced all types of transactions with some interesting twists. Basically I've become great with expecting the unexpected.

I WORK WITH ALL BUDGETS.

No matter the price of the property or monthly rental rate, it is still the place you'll call home. And I can't think of any more important transaction than that. Every transaction receives the same level of attention and commitment to getting it right.

MY CLIENTS BECOME PART OF MY FAMILY.

We've all read how buying or selling a home is one of the top five most stressful events in one's life. It doesn't have to be. We'll go through a lot together and it just so happens that we become confidants of one another. Corny but true. #friendsforlife

CRAZY ABOUT THE NUMBERS AND INFORMATION.

By now you get the sense that I'm a bit of a softy. But do you know what's also great for you? I'm a number nut. I analyze the market upside down and sideways and haven't been wrong yet about what price a house will fetch. Just ask my clients! And when I want information, I want information...STAT! I've recently invested in my website and worked with a great designer to capture exactly what I would want to see as a consumer in a website; valuable, no-nonsense, tons of resources, easy to access information in the click of a button.

STILL NOT CONVINCED?

Ask my clients. Feel free to browse through testimonials and some are happy to talk with you in more detail.

GIVE ME A SHOT!

If you or someone you know is looking for a change in address, why wait? Let's get started today!



HEATHER FOWLER

Your Agent

Your agent has a fiduciary responsibility to you at all times and will service your specific real estate needs. You can expect expertise when selling your home, guidance when buying your home, responsiveness, loyalty, disclosure and accounting.

ADVISES

Agency Alternatives

Pricing

Seller Updates

Presenting the Offer

Market Analysis

Listing

Showing Feedback

NEGOTIATES

Answering Objections

Expediting the
Buyer's Offer

Negotiating the Terms

Purchase Agreement

Post-Contract
Negotiations

FACILITATES

Promotion to
BHHS
KoenigRubloff
and Local Real
Estate
Community

Advertising

Open Houses

Local and
Out-of-Town
Buyer Contacts

Review
Closing Costs

Contract
Contingencies

Closing

Multiple
Listing Service

Internet
Marketing

Direct
Marketing

Personal
Referrals

Showing Your
Home

Inspections

The Selling Process

Whether you are buying a home, townhome or condominium, your agent has the expertise to provide the right insight and information to help you with your search. A buyer's agent has a fiduciary responsibility to represent only the home buyer's best interest in all aspects of home buying transaction. The buyer's agent differs from the seller's agent that represents the seller and a dual agent that represents both the buyer and seller.



Congratulations!

We're ready to list our home!

HOW TO PREPARE YOUR PROPERTY BEFORE LISTING ON THE MLS

How exciting! You're ready to begin the home selling process. Below is an overview of what to expect and a general timeline of events that take place in the list process.

First, you'll want to prep your property. Some general ideas:

- Freshen paint
- Fix some caulking
- Clean vents, wipe away cobwebs from high areas
- Replace blown or broken light bulbs
- Clean windows
- Remove clutter both inside and out
- Place a nice flower/planter by your door
- Place a wreath on front door
- Organize garage
- Clean up yard

Now lets take some pictures!

- It usually takes just a few days in advance for an appointment.
- The photographer will make suggestions while she's at the property and may shift some items around to create the best possible picture/ambiance.
- The photographer likes to have all blinds completely raised and curtains open. You'll want to have your windows fairly clean.

Preparing Brochures and Marketing Materials

- Once the photographs are in, brochures will automatically be ordered and will be ready within a few days.
- Online marketing is prepared and will begin once the home is listed.

Let's bring in other brokers for pricing opinions

- This is helpful when a property has challenging comps. We can schedule an hour during the day or evening to bring invited brokers through.



WE'RE READY TO GO LIVE WITH OUR LISTING ON THE MLS!

Now is the time when things start to get exciting. Here's a look at what to expect once your home is publicly listed.

Online Marketing

- All area brokers will receive an electronic postcard of your new listing.
- Social media and online search engine advertisements promoting your new listing begin.

Open Houses

It's a great idea to get as many eyes on your home as possible. There are two types of Open Houses that are beneficial:

- **Brokers Open House**
 - Lake Forest and Lake Bluff hold their Brokers Open Houses on Tuesdays.
 - We want to bring as many brokers through the home as possible. They may have a client who is actively looking for a home just like yours!
- **Sunday Open House**
 - Many buyers go from open house to open house on Sundays. Even if it's simply your neighbor coming to take a look, that's another person who can talk about your home. We want to spread the word!

Showing Requests

- When a buyer would like to see your home, the showing request will come directly to your cell phone with the date and time of the request. You can simply reply with a Y or N.
- If there's a conflict with time, simply send me a text and I'll contact the agent and arrange a better time. You can also propose a new time right from your text/phone.

WE'VE RECEIVED AN OFFER!

What happens during the negotiation process

Wonderful news! A buyer has fallen in love with your property and would like to call it home. How do we negotiate?

Once you receive an offer, we'll review and dissect the terms of the offer. Please do not be alarmed if the original offer is not what you had hoped to see. Think of it as a starting point to negotiate.

- When we decide to counter an offer, this simply means you do not accept the original terms and a new offer is proposed. There is no need to compete new paperwork. A simple, one line, email with the new terms is all that is needed.
- The buyer may accept your new offer or they may decide to counter again.

- This process can go back and forth; sometimes over a few days.
- *It's very important not to take offers or comments personally.* I encourage you to keep this in mind throughout the entire process.
- Also, agents can sometimes become emotional during negotiations. Please know I am committed to communicate in a professional and polite manner and to keep emotions aside.

WE'VE ACCEPTED AN OFFER AND ARE NOW UNDER CONTRACT!

Congratulations! Here's a look at what you can expect in the next phase of the process.

- The Attorney/Inspection (A/I) process now begins.

Hooray! We're under contract! Now what?

A timeline overview of the contract process.

First 5 business days

(First half of Attorney/Inspection Review Period)

- **Attorney**
 - I'll immediately forward contract over to your attorney and make sure his office has your contact info. Someone from his office will reach out to you within a day or so. You can feel free to give them a call, too.
- **Earnest money is delivered to your brokerage (BHHS)**
 - Amount is according to the contract terms and instructions.
 - Buyer or buyer's agent will deliver to my office.
- **Inspection takes place**
 - Buyer's will arrange a time for inspection that is agreeable to you.
 - Inspection is at the buyer's expense.
 - A radon inspection may be done at the same time. If so, the radon inspector will call me to arrange a time to set up the equipment. The test takes two days and is usually started 2 days prior to home inspection.
 - We will not be present during the home inspection.
 - However, I will pop in for a few minutes to introduce myself and answer any questions.
 - The inspection should take roughly 2-4 hours depending on size of home.
 - If for some reason the inspection can't take place w/I the first 5 business days, the buyer's attorney will send an extension letter. This sometimes happens and it's ok. But you'll want to try to stay on track if possible.

The next 5 business days
(Second half of A/I Period)

- Determine what items you agree to repair/reimburse in response to buyer's requests.
 - I'm happy to talk them over with you and share typical requests, however your attorney will be your adviser.
- Communicate to your attorney your response to requests.
 - Your attorney will then draft and send a letter to the buyer's attorney with your response.
 - May go back and forth a bit until you reach an agreement.
 - This is often an emotional time. Stay unattached. It's best to leave emotion out of this and remember to not take anything personal.
 - After inspection items/adjustments have been agreed upon, the A/I Period is complete.
- Depending on terms of contract, the buyer will deliver the 2nd installment of Earnest Money due.

After A/I is complete

- Buyer's lender (if obtaining a mortgage) kicks into action.
 - Lender orders appraisal.
 - Appraiser will contact me and coordinate a date/time for appraisal.
 - I will be present for the appraisal and will provide a CMA for the appraiser but he/she may or may not look at it.
 - Lately, it's been 5 -10 business days for the report to come in.
 - If the home does not appraise for the sale price, you will need to decide if you will lower your sale price to the appraised amount.
 - Discuss options with your attorney.
 - If buyer is financing the purchase, a lender will not lend over the appraised amount.
 - This is generally a quiet time. Everything that is now happening is on the lenders end.
 - Take this time to interview several movers and get that scheduled. You don't want to be looking for a mover in the last week or two.
 - After mortgage is approved and all conditions have been met, you will be officially "Pending" and simply waiting for your closing date.



Transfer Tax Stamps

- Lake Forest requires Transfer Stamps on home purchases in Lake Forest. This is only for buyers in Lake Forest.
- As a seller in Lake Forest, you only need to notify the buyers once you have paid your final water bill. At that time, the buyers can then purchase their stamp.
- Highland Park requires a transfer tax on all properties being sold. So if selling a home in Highland Park, you will need to pay a transfer tax.

One Week Prior to Closing

- Walk-through
 - Depending on how many inspection items were agreed upon, we may have more than one walk-through.
 - If more than one walk through is requested, the first is usually about 1-2 weeks prior to closing. This way, if anything was missed, we will have time to complete repairs in time for closing.
 - The final walk through will be either the day before or morning of closing.
- Review costs and amount you'll need at closing with your attorney
 - It sounds odd but you may not have the final amount until 1 or 2 days before closing.

Closing

- In most cases, you will not need to be present at closing.
- Closing usually takes an hour at most.

Congratulations! Your home is now sold!



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