

The SELLER'S GUIDE

PRESENTED BY

HOLLI COBB

REALTOR®

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real

**In real estate, there are only
two people who can get you
exactly what you want...**

...that's Holli and you.

**Scan for Local Market
Update**



Start the *Journey*

My team and I make it our top priority to put you and your needs first. We understand the process of selling a home can be very stressful – we have the tools to guide you in the right direction, from start to finish.

This booklet guides you along the step-by-step path from Listing to Sold. It is designed to answer many of your questions and to make the process of selling your home as easy for you as possible. You can count on us to implement the latest digital marketing strategies to properly market your home and make it stand out from the crowd.

Once you have gone through this guide, if you still feel as though you have questions or need clarification, let us know. Helping people is our passion. We will provide amazing, personalized service as we guide you along one of the most exciting journeys you can take.

Looking forward to helping you in the best way possible,

Hoffi Cobb

The First Steps

Trust the Right Agent

Selling a home is one of the most significant transactions in your lifetime. Can you buy or sell without a REALTOR®? Sure—but is it in your best interest?

With so many companies offering discount services or inexperienced agents, it's easy to be tempted by lower commission rates. But here's why those shortcuts could cost you...

Hiring someone who doesn't understand how to market your home effectively can lead to lost money, missed opportunities, and added stress. Let's sit down and talk about how my digital marketing strategies are designed to protect your investment and attract serious buyers.

Selling your home is a big decision and can come with a mix of emotions. A listing agent's fiduciary duty is to represent you fully—protecting your interests and guiding you through each step.

My goal is simple: to sell your home for the highest price, in the shortest time, and with the best terms possible.

Clarifying your Situation – Prioritizing Your Needs

By answering the following questions, you will help me understand what is most important to you.

This will enable me to better serve you to the best of my ability.

How often do you want to be contacted by your agent and what is your preferred way of staying in touch?

What are your goals and objectives?

What do you love most about your current home?

Are you looking to move up?

Are you looking to downsize?

What are the main features you want in your next home?

Do you need to relocate for a job?

Are you moving to be closer to family?

Are you moving to be in a different area or closer to a different school?

Are there any other individuals who will be involved in your property sale decision?

Is there a certain date by which the sale of your home needs to close?

How flexible are you on this timeframe?

Is the sale of your home contingent on finding suitable housing?

Will you need assistance, if relocating?

Do you have a specific expectation to the selling price for your home?

Do you anticipate a certain amount of net proceeds from this sale?

Meet Your Agent

Holli Cobb is a REALTOR® based in Central Oregon who brings over 30 years of experience in healthcare and a lifelong passion for real estate to every client she serves. Known for her calm demeanor, sharp attention to detail, and genuine care for people, Holli is committed to making the buying or selling process smooth, strategic, and stress-free.

Originally from North Alabama, Holli bought her first rental property early in life and quickly discovered a love for real estate investing. She spent years working as a Paramedic before transitioning into nursing, eventually earning her Associate and Bachelor's Degrees in Nursing and a Master's in Business Administration. Her career in emergency medicine taught her how to navigate high-pressure situations with focus and compassion — skills that now serve her clients well in the fast-paced world of real estate.

Holli relocated to Central Kansas in the early 2000s, continuing to build her rental portfolio while working in healthcare. Eventually, she and her loyal German Shepherd, Chance, made their way west and settled in Central Oregon — drawn to the region's beauty and strong sense of community. Even after moving, she maintained her investment properties in Kansas and Alabama, but as her local roots deepened, she decided to focus her efforts closer to home and sold her out-of-state rentals.

With decades of real estate experience from an investor's perspective, earning her Oregon real estate license was a natural next step. Today, Holli specializes in listings, investment properties, first-time buyers, and those looking to downsize in Redmond and across Central Oregon. She's known for being honest, punctual, responsive, and thorough — always going the extra mile to make sure her clients feel informed and confident throughout the process.

Clients appreciate Holli's resourcefulness and ability to solve problems creatively. She approaches each transaction with a strategic mindset and a nurturing heart, offering both clear direction and emotional support when needed. Her motto, "Everything is figure-out-able," reflects her belief that no challenge is too big — it just needs the right approach.

Holli's background as a caregiver naturally carries into her real estate career. Whether she's helping someone prepare their home for market or guiding a family through their first purchase, she understands the emotional and financial weight of these decisions. Her goal is always to build lasting relationships, not just close deals.

For Holli Cobb, real estate is about more than just properties — it's about people, trust, and finding the right place to call home.

It's ALL Figure-Out-Able!

Holli



My commitment to You

As your representative, I commit to the following:

To Guide You From Start to Sold

- Research your area and provide an in-depth competitive market analysis that will determine the best listing price for your property.
- Recommend repairs and cleaning based on typical buyer preferences
- Provide you with a trusted network of recommendations for all services you'll need during the selling process.
- Timely presentation and response to all bids.
- Keep your needs in mind as I negotiate the best price and terms on your behalf
- Assist you in making informed decision to achieve a satisfactory sale

To Offer Professional, Reliable Service

- All representation will be enacted in good faith
- Timely response to emails, texts, and phone calls
- Follow your directions and faithfully represent your concerns
- Adhere to all deadlines and important dates

To Be Accountable

- Record the receipt of Earnest-Money deposit during acceptance of offer
- Obtain and deliver all documents promptly
- Review all settlement documents with you
- Keep you on task with all contingency dates

To Prioritize You

- I will ensure you are fully informed at all times
- Your information will be kept in the strictest of confidence
- Your interests will be placed above all others

Maximizing Value

We can't control market conditions, location or size. Our focus will be on factors we can control. Our goal is to get maximum value such as price, condition, and to market for maximum exposure.

We will complete a Comparative Market Analysis to review homes that have sold in the past 6 months or less. Attention will be given to compare location, size, age, bedrooms, bathrooms as well as features and finishes of the homes. This will enable us to provide a recommended range to list your home.

Suggestions will be given for depersonalizing and decluttering your home. In addition, we will offer suggestions for any repairs. Recommendations for staging your home will be made and resources provided, if desired.

First Impressions Matter

Tempt buyers to take a closer look by following this simple guide!

An Inviting Exterior

Curb appeal is crucial. Be sure to keep your lawn neat and tidy, weed-free, and water it regularly. You might also consider planting a garden, if you don't have one already. But, if you do, be sure to maintain it. Also, trim shrubs and bushes so they don't become unruly.

Clean the exterior of the home; pressure wash the siding and clean out the gutters.

Inspect the exterior for damage. Complete any exterior repairs that detract from the appeal - cracked foundation, crooked gutters, uneven pathways, loose siding, missing shingles, chipped paint, peeling caulking, or crumbling steps. Remember to reseal the driveway, if needed.

Refresh your front door with a new coat of paint! A wreath and a new mat would help make it look more inviting, too.

Replace faded house numbers on your home so it's easy to find your property when buyers visit.

Is your home listed through the winter months? Be sure to keep your driveway and all pathways clear at all times. You never know when a potential buyer might request a showing!

A Welcoming Interior

Clean, organize and declutter every room. Your space will appear bigger and it will help prospective buyers envision their belongings in the home. Disorganized closets and storage rooms will make it difficult for buyers to determine if the storage space will suit their needs.

Simplify and depersonalize. Stick to tasteful, neutral decor choices and store personal items.

It should sparkle! Maintain the cleanliness of all spaces, from top to bottom, through the seller period. Consider hiring professional cleaners.

Inspect the interior for damage and complete repairs. Cracks, water damage, leaks, holes, damaged windows, peeling wallpaper, and stains should all be taken care of before buyers have access to view your home.

Refresh your paint! Work with neutral tones to appeal to a wide range of buyers. If you're thinking of replacing any flooring, the same suggestion applies. Remember, not everyone loves crimson as much as you do!

Neutralize bad odors. You don't need to bake cookies before every showing, but your space shouldn't smell unwelcoming.

If your spaces are open and connected, tie them together with accent items. For example, a set of yellow throw pillows in the living room would be nicely accented by a bowl of citrus in the kitchen.

Be Show Ready – Every Day

- Wipe down all surfaces in your bathroom and kitchen daily.
- All towels should match, be clean and tidy.
- Make sure all beds are made before you leave.
- Leave all blinds and curtains open.
- Vacuum, sweep, and dust.
- Ensure there are no lingering odors – including cleaners and air fresheners.
- Leave the thermostat at a comfortable temperature.
- Leave all dining chairs pushed in, throws and pillows should be straightened and aesthetically positioned.



Marketing *Strategy*

Great marketing begins with showing your home at its best!

A complimentary service to our clients is providing a professional photographer to photograph your home. We will also have a photographer create a virtual tour and floor plan of your home.

According to the National Association of REALTORS®, 97% of homebuyers use the internet during their home search, and about 70% use a mobile or tablet device while searching for homes. This means your home must be prepared to shine online first. Your property will be digital-ready and receive exposure through the MLS, major real estate websites, social media platforms, targeted advertising, and global marketing. Remember, just because your home is in Oregon doesn't mean your buyer is.



Preparing for the Photographer

Outside

- Remove all vehicles from the driveway and do not park in front of the home.
- Remove toys and make sure all sprinklers, hoses and garden items are put away.
- Sweep driveways, sidewalks, and patios.
- Spruce up your garden and lawn.
- Remove all trash and recycling cans from view.

Living Areas

- Remove personal items (family photos, kick knacks, etc.)
- Remove clutter, straighten up shelves and tables
- Move excess furniture out of rooms. You want the space clean, open, & clutter-free
- Hide TV/Stereo remotes and clear away newspapers and magazines

Kitchen

- Clear countertops & remove any appliances (toasters, coffee pots, etc.)
- Remove photos, notes, papers, and magnets from the refrigerator
- Clean the major appliances – refrigerator, oven, range hood and wipe down counters
- Remove trash cans, floor rugs, and dish towels

Bedrooms

- Make sure all beds are made and free of lumps and wrinkles
- Clear all dressers and bedside tables
- Hang clothes or neatly fold and put away

Bathrooms

- Clear all counters and vanities
- Close toilet seat lids; remove all toilet cleaning and maintenance utensils
- Make sure all towels match, are clean and neatly folded
- Remove trash cans and floor rugs



Those Handy Handouts

We know you kept all that paperwork for a reason! Now's your chance to dust off your manuals and receipts to have them available in case a prospective buyer asks to review them. Don't worry, it's okay if they do!

Both the Buyer and Seller will incur various fees over the course of the sale. For the Seller, these fees typically include:

- Mortgage discharge or prepayment, if required
- Unpaid taxes, fines, or claims against your property
- Unpaid survey or assessment fees
- Title Insurance
- Home Warranty
- Real Estate Commission

But Wait...are you selling a condo or townhome?

There may be restrictions or policies to govern the sale of your property, so be sure to check in with your HOA. If you have any relevant information from your HOA, such as assessments, certifications, or covenants, be sure to include those in case your buyer requests them.

Are they the *Ones*

When all the puzzle pieces fall into place, accept the offer if it feels right! Make the deal happen and get ready for the next phase.

Here's a snapshot of the next steps in the selling process:

Acceptance

Congratulations! This is the first big step in selling your home. You're doing great! But now we begin the under contract process, so get out your date book. Over the next 30-60 days, you'll see a host of deadlines for things like inspection, appraisal, title, and more! It's important you don't miss any of these deadlines. Don't worry, I will be monitoring the terms of the contract throughout the entire process.

Inspection

The biggest impact on your sale contract is the inspection. Your Buyer will contract a home inspector to closely review the condition of your home. You will be asked to leave for the agreed upon time for the inspection. The duration depends on the size of your home, but these can typically last for 1 to 4 hours. Following the inspection, the buyer will provide a Request for Repairs (if any) identifying repairs they would like made at the seller's expense. This is a negotiation and you may choose which issues to address by either making repairs, offering a reduction to the price, or doing nothing at all. This is at your discretion; however, any issues that affect health and safety should be considered a priority.

Appraisal

Separately from the inspection, the buyer will likely also need an appraisal in order to secure their home loan. Whether the result comes in at value or not, I will assist you in making the right moves if action is required. Once the appraisal process is complete, the loan conditions clearance moves you one step closer to closing.

Your Closing Checklist

- Bring two forms of valid, government-issued ID's.
- If you need to bring money to the table, have a cashiers check ready for the total amount due as laid out by your HUD-1 document.
- Obtain any outstanding documents required by title company or lender.

Your Closing Checklist

By reviewing your contract of sale, the escrow officer will be able to determine what fees are owed by whom and prepare your final closing documents. Part of conducting the closing will also involve ensuring all fees are paid, the seller receives the money owed, and that the Buyer's title is recorded.

The Costs of Closing

Both the Buyer and Seller will incur various fees over the course of the sale. For the Seller, these fees may include:

- Mortgage discharge or prepayment, if required
- Unpaid taxes, fines, or claims against your property
- Unpaid survey or assessment fees
- Home warranty, if negotiated
- Real Estate Commission
- Brokers Fee
- Certificate of Occupancy, if applicable to your area

5 Star Reviews

“Holli is phenomenal! You won't find a realtor who is more willing to go to bat for you when trying to sell or purchase a home. She's organized, communicative, and prompt in every aspect of the process. She is a great resource for the Central Oregon community, and I can't recommend her highly enough. No question is too small, and no task too big for this wonderful lady! Reach out, you won't regret it.”

~ Lisa W.

We couldn't have asked for a better realtor. From start to finish, Holli put in the time, energy, and care to make sure we found exactly what we were looking for. She walked us through every step of the process—from negotiations to contracts—with honesty, professionalism, and an eye for detail. Thanks to her, we ended up with a home we love at a fair price. More than just a realtor, she felt like family. We're incredibly grateful and would recommend her to anyone without hesitation. – *Rebekka T.*

Very helpful, has lots of great ideas to make our thoughts turn into action! Direct, to the point, I really appreciate that.

We've used her twice now, would recommend her again! –

Amanda F.



For more information about
buying or selling your home,
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Market Update



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