FAIRWAY INDEPENDENT MORTGAGE CORP'S GUIDE TO

MOVIN' on UP

WHY IT'S TIME TO GET MOVIN' IN 2026

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TABLE OF CONTENTS

FAIRWAY IMC - HERITAGE GROUP'S GUIDE TO

MOVIN' on UP

This Movin' On Up packet was designed by our mortgage lending experts to illustrate the many reasons why moving now may be the smartest choice for your family.

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SECTION 1.

WHY MOVE?

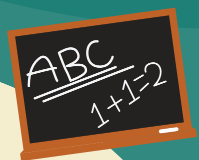
A simple, but very important question. If you are a home owner, pondering a move is not a decision to take lightly. There is so much to consider in moving from your current home into a new one, such as listing your home, opening it up to strangers, coordinating a simultaneous buying & selling transaction, packing & unpacking, hiring movers, and more. Why would anyone want to do it? The truth is moving can have a huge benefit when moving for the right reasons.

Below are a few reasons a move could benefit you and your family, and make it more than worth the trouble.

1. Closer to Work

Top Reason

Let's face it, no matter how much you like your job, the stress of a long commute can drain nearly every ounce of energy, patience, and joy you have by the time you reach your destination. Especially if it is riddled with traffic. Moving to a home that is closer to work may not only provide you with more time for the important things in your life, it could improve your overall physical and mental health.



2. Better Schools

We all want the best for our children, and a quality education is no exception. If you wish your kid(s) went to a better school then moving may be a very wise choice for you. However, do your research before you consider your next neighborhood. While a recommendation from friends or family may be a good start, using an unbiased tool like GreatSchools.org or Niche.com will provide you with deeper insight.

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SECTION 1. CONTINUED

WHY MOVE?

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3. Better Location

Outside of moving to a safer neighborhood, the definition of a "better location" is completely up to you and your family. Maybe you want to move closer to a highway(s) in order to get where you are going faster, or maybe you wish you lived closer to shopping and entertainment venues. Perhaps you want to live in a community that provides amenities such as a pool, golf course, tennis courts, and such. No matter your desire, moving to a new home in a more ideal location can be a very big benefit of moving.

4. A Bigger, Or Smaller Home

Did you recently experience a change in the family structure? Life events such as the addition of a new bundle of joy, or taking care of an elderly loved one, can mean you may be running out of space in your current home. Alternatively, if you're a recent "empty nester" with all your children now living out of the home, you may now have more space than you need. Moving to a new home can ease the strain of a burgeoning household, or reduce the burdens associated with a larger home than necessary.

5. Home Upgrade

Top Reason

You've worked hard and grown in your career. Usually this means your earnings have grown as well and you are finally ready to upgrade to that dream home you've always wanted. A home on the lake, or with a pool, with dual staircases, a theater room, or even a detached guest house for when the in-laws visit. While some of your desires might be satisfied by making improvements to your current home, many times they can only be achieved, or at least more economically, by moving to a new home.

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SECTION 1. CONTINUED

WHY MOVE?

6. Closer to Friends & Family

Despite the old adage that "absence makes a heart grow fonder", in reality being far away from your friends and loved ones is really nothing to be fond of at all. Unfortunately, until a teleportation device is created the only solution to being too far away is to move to a new home closer to where they live.

7. Reduce Financial Burden

There are times when a home can become more of a burden than a blessing. Usually this is the result of an unexpected change in income, or increase in expenses. When this happens, it may be a good idea to move into a less expensive home in order to relieve some of the stress and anxiety. Your home should be your solace to get away from stress, not be one of the causes for it.

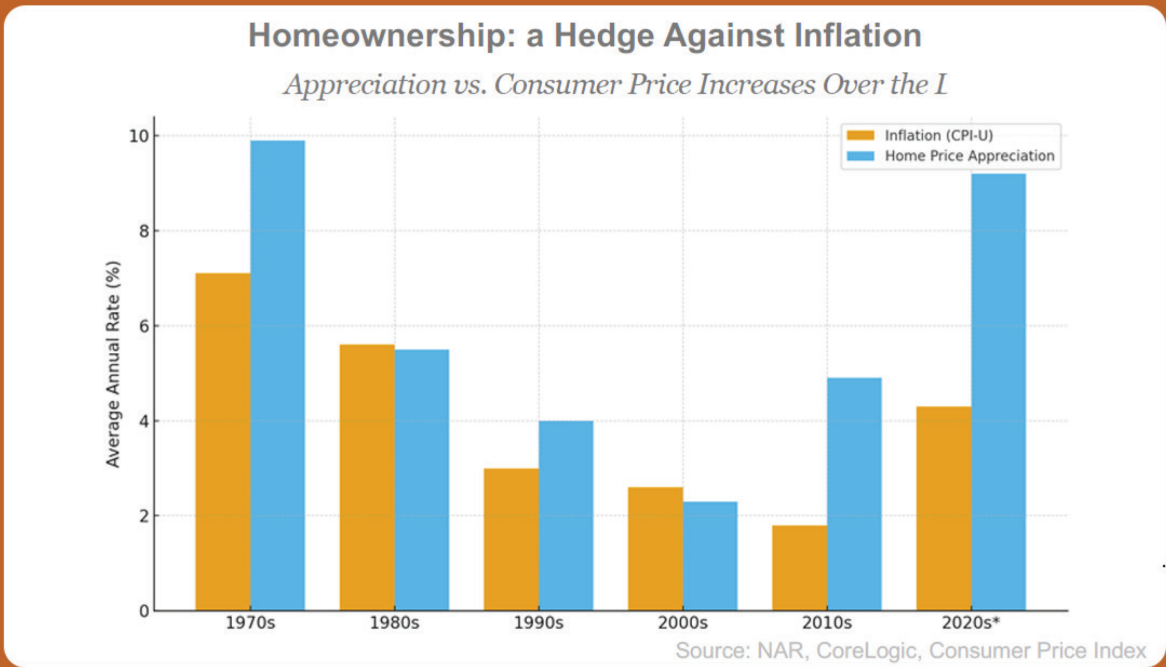
8. It Just Makes Sense

Whatever your reason for moving, it would not be a wise decision if the pros did not outweigh the cons. One of the biggest obstacles of a move is the financial cost associated with it. However, right now the financial gains for most move up buyers are far above the short term costs.

Top Reason

WHY MOVE?

* PRO TIP: GET A HEDGE AGAINST INFLATION! *



9. Inflation Hedge

According to Mark P. Cussen, Financial Writer at Investopedia, **"Real estate is one of the time-honored inflation hedges**." When prices rise, the value of your home does too, The chart above compares home prices to inflation since the 1970s. History indicates that not only will your next home likely grow in value but it will also be a great hedge during periods of high inflation. Fixed assets typically outperform rates of inflation.

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SECTION 2.

WHY IT'S A GREATER TIME TO BUY NOW

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Don't let the fear of buying a new home stop you from making your next move. Market conditions have actually aligned to make it one of the best times to buy a new home.

1. Your Buying Power is Greater NOW

While a $22,000 difference in home price may seem like an awfully big change, it only takes a single point (1%) change in interest rate to reduce the home price range you can afford by $22,000. Currently rates are in the mid-to-high 6's, but are projected to rise even higher by the end of 2022. At higher loan amounts, a full point (1%) change in interest rate will decrease your buying power by **even more!** Waiting could either cost you tens of thousands of dollars, or keep you just out of range of that dream home.

Buyer's Purchasing Power

PRINCIPAL AND INTEREST PAYMENTS
(rounded to the nearest dollar)

RATE[1]					
7.00	$2,657	$2,591	$2,525	$2,458	$2,392
6.75	$2,594	$2,529	$2,464	$2,399	$2,334
6.50	$2,531	$2,468	$2,404	$2,341	**$2,278**
6.25	$2,469	$2,407	$2,345	**$2,283**	$2,222
6.00	$2,407	$2,347	**$2,287**	$2,227	$2,167
5.75	$2,347	**$2,288**	$2,229	$2,171	$2,112
5.50	**$2,287**	$2,229	$2,172	$2,115	$2,058
Home Price	**$400,000**	**$390,000**	**$380,000**	**$370,000**	**$360,000**
% loss in "purchasing power"	**-2.5%**	**-5%**	**-7.5%**	**-10%**	

[1] The above example rates meant to show how rates affect purchasing power with the same monthly payment. Actual rates are based on the market, not home prices.

[2] Assumes 5% down payment.

Did You Know?

You can get $20,500 more house for the same monthly payment.

BUY NOW
Monthly Payment: $2,600*
30-Year Mortgage Interest Rate: 6.5% (6.66% APR)
Loan Amount: $300,000

vs.

BUY LATER
Monthly Payment: $2,600*
30-Year Mortgage Interest Rate: 7.5% (7.4% APR)
Loan Amount: $279,500

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*Monthly payment includes taxes, insurance, and private mortgage insurance. HOA dues, if applicalbe, are not included. Information displayed is based on a Conventional loan with 5% down payment. Products and Rate/APR's subject to change based upon a number of factors including changing market conditions, your credit rating, size of down payment and amount of documentation provided. Other restrictions apply. Rate and annual percentage rate (APR) calculated on a 365 day year with typical/normal closings costs.

SECTION 2. CONTINUED

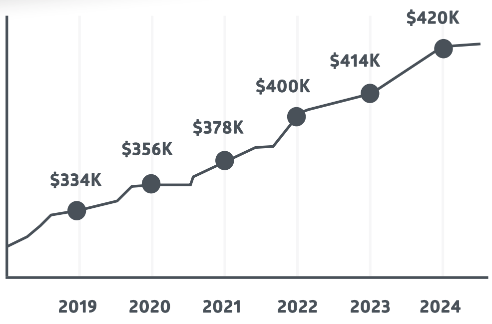
WHY IT'S A GREATER TIME TO BUY NOW

2. Homes Will Cost More if You Wait

In addition to mortgage rates, home prices are predicted to increase as well. According to the Zillow Home Value Index, medium home prices in Texas have increased by 52% over the past 5 years (from $197,000 to $300,000). In a separate study, Pulsenomics surveyed 100 national economists, real estate agents, and investment strategists. According to their findings:

- **Experts project a continued rise (not FALL) of home prices, and therefore home value**
- **Even a modest appreciation rate of 8-10% over two years could cost up to an extra $30,000**
- **Owning a home in a rising market allows you to ride the appreciation wave by building equity**

DFW Home Prices*



*Home prices based on Zillow® median home prices for Dallas-Fort Worth

3. Buying Now Will Help You Build Equity Faster

Home equity is simply the difference between what you owe on your home, an what it is worth on the market. You can increase your equity by either reducing what you owe (i.e. paying down the mortgage), or increasing the market value of your home (of which you have little control). With the current market you have the opportunity to do both of these at once! As already mentioned, cumulative home appreciation is projected to be almost 20% over the next 5 years on the high side, or even 11% on the low side. How many other investments can give you that type of return over the next 5 years?

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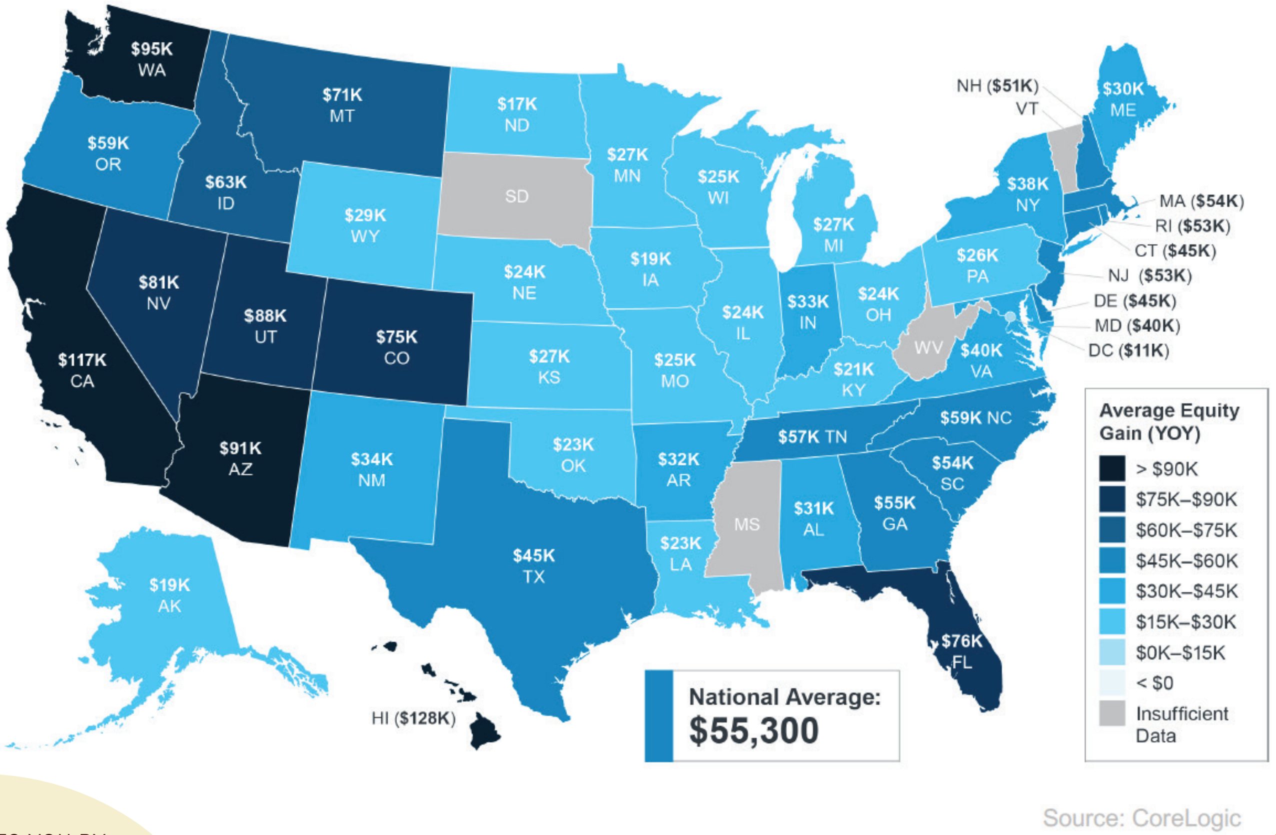
WHY IT'S A GREATER TIME TO BUY NOW

Equity can be a real game-changer if you're thinking about making a move. According to CoreLogic, the average homeowner gained $55,300 in equity in recent years. This is a number that grew substantially thanks to higher appreciated home values.

4. Record Level Equity Gains Can Power Your Next Move



Source: CoreLogic

SECTION 2. CONTINUED

WHY IT'S A GREATER TIME TO BUY NOW

Equity is the current value of your home minus what you owe on the loan. When there are fewer homes on the market to meet demand it causes bidding wars, which then drives up the vaules of homes. This gives current homeowners a significant equity boost! Equity doesn't just build wealth, it opens doors to achieving your financial goals too.

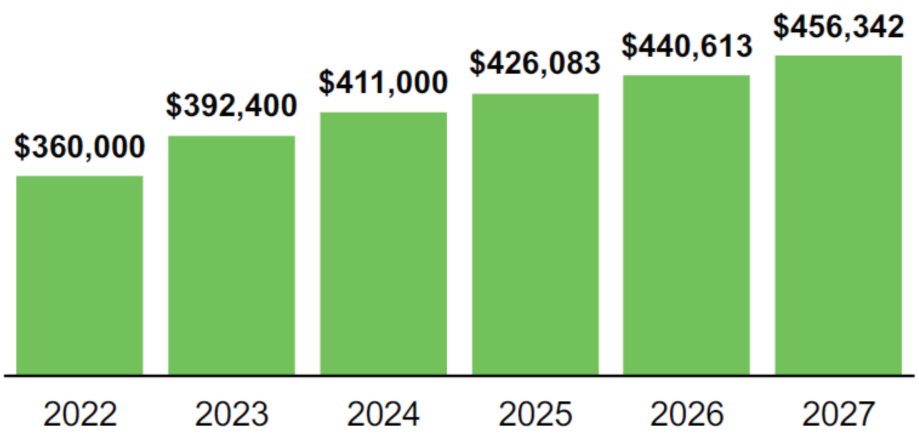
Equity comes back to you when you sell your home and you can use those proceeds to fuel your next move!

4. Record Level Equity Gains Can Power Your Next Move (continued)...

The graph below uses the most recent projections from the Home Price Expectation Survey (HPES) by Pusenomics to show how your household wealth is expected to continue building as home values rise.

Potential Home Price Growth Over the Next 5 Years

Based on Projections from the Home Price Expectation Survey



$96,342

Potential growth in household wealth over the next five years based solely on increased home equity if you purchased a $360K home in January of 2022.

Source: HPES 2022 1Q

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SECTION 3.

WHY IT'S A GREATER TIME TO SELL NOW

Can it ever be both a perfect time to buy and sell a home? Absolutely. In fact, with a high demand, low number of months on the market, and homes selling for top dollar, NOW is that perfect time!

1. Equity is Growing In Record Amounts

"...In fact, in 2025, the average homeowner is sitting on more than $200,000 in home equity."

- Wendy Morrell, Head of Relationship Retail - U.S. Bank

That much equity can open doors for you to make a move. If you've been holding off on selling because you're worried about how rising prices will impact your next home search, rest assured your equity can help fuel your move. It may be just what you need to cover a large portion (if not all) of the down payment on your next home..

2. Number Of Homes On The Market Is Still Low

More buyers than homes available!

Housing supply is still frimly in seller's market territory.

That puts you in the driver's seat!

Purchasers are eagerly waiting for your house, so working with a professional who can help price your home correctly can help is sell quickly while getting mulitple strong offers. Listing sooner rather than later can help your house stand out!

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SECTION 3. CONTINUED

WHY IT'S A GREATER TIME TO SELL NOW

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3. Home Prices Are Appreciating

Thanks to the imbalance of supply and demand, home prices have been skyrocketing! **As long as rates raise so will home values.** Why does it matter? If you're selling to downsize or even move into the home of your dreams then you have an opportunity to get ahead of the curve byleveraging your growing equity by purchasing your home before prices appreciate further. Selling now will ensure the rising rates help grow the value of your new investment.

4. Mortgage Rates Have Increased

Rates move all the time, but historical context is important! For example, an average 30-year conventional loan with a fixed rate of 6.5 percent is still below the historical average (8 percent). This means you still have an opportunity to lock in a rate that's comparitivaly lower than past decades.

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SECTION 4.

IF YOU CHOOSE TO RENT INSTEAD OF SELL

Although renting out residential real estate has the potential to be a great investment, it is not without its challenges. Before deciding whether or not being a landlord is the right choice for you and your family, you should answer the following questions:

1. How will you respond if your tenant says they can't afford to pay the rent for 1, 2, or even 3 or more months? Can you afford both payments long enough for your tenant to become current, or until you find new tenants?

2. Do you have good legal representation in case challenges arise during the lease, or even after the tenants move out?

3. As a non-owner occupied home the liability is greater, which means higher home owner insurance premiums. Can you afford the higher premiums?

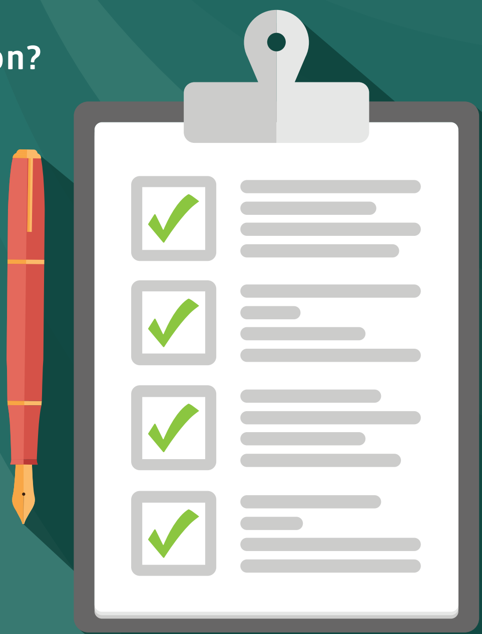
4. Will you allow pets? Cats? Dogs? Exotic animals? How big? How many?

5. How will you actually collect the rent? By mail? In person? Will it be well documented for tax purposes?

6. Repairs are part of being a landlord. Who will take tenant calls when necessary repairs come up? Do you have a list of craftspeople available to handle repairs?

7. How often will you do a physical inspection of the property to do preventative maintenance and general upkeep?

8. Rental properties within a neighborhood often drives down property values. Will you alert your neighbors to your decision?



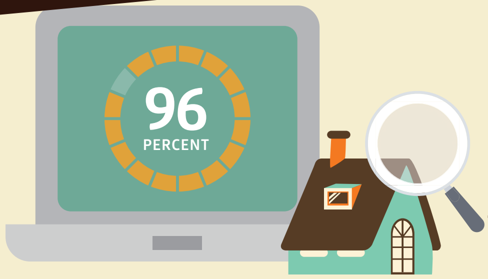
SECTION 5.

THE IMPORTANCE OF USING AN AGENT

If you are thinking of selling your home, don't underestimate the role a real estate professional can play in the process.

*It is important to note that Fairway Mortgage is not a licensed real estate agency and the below information is not to be misconstrued as professional real estate advice. For guidance from a licensed professional please ask us for a referral or contact a licensed real estate agent.

1. Buyers Prefer Agents



According to the National Association of Realtors' latest "Profile of Home Buyers & Sellers", 92% of all buyers have used the internet in their home search. Of that percentage, 96% percent of buyers that used the internet when searching for a home still purchased their home through either a real estate agent/broker, or from a builder or builder's agent. Only 2% purchased their home directly from a seller whom the buyer didn't know.

2. Buyer Trends

53 PERCENT

Search for a home online but then depend on an agent to find the actual home they will buy

31 PERCENT

Negotiate the terms of the sale and price

63 PERCENT

Fully understand the process

3. FSBO's *Must* Be Ready to Negotiate

If you do For Sale By Owner, your ability to get the best deal for you and your family will heavily rely on your negotiation skills. Here is a list of some of the people you may likely have to negotiate with if you do FSBO:

1) The buyer who wants the best deal possible 2) The buyer's agent who solely represents the best interest of the buyer 3) The buyer's attorney 4) The home inspection companies which work for the buyer and will almost always find some problems with the house 5) The termite company if there are challenges 6) The buyer's lender 7) The appraiser if there is a question of value 8) The title company if there are challenges with certificates of occupancy (CO) or other permits 9) The town or municipality if you need to get the COs permits mentioned above 10) The buyer's buyer in case there are challenges on the house your buyer is selling 11) Your bank in the case of a short sale

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THE IMPORTANCE OF USING AN AGENT

4. An Agent Will Market Your Listing Online

Having a strong internet strategy is crucial and when you work with an agent you have much more exposure to prospective purchasers. Most real estate agents have an internet strategy to promote the sale of your home. In today's market this will work to your benefit. According to NAR, 51% of buyers found their home online.

5. You Net More Money When Using an Agent

Many homeowners believe that they will save the real estate commission by selling on their own. Realize that the main reason buyers look at FSBOs is because they also believe they can save the real estate agent's commission. The seller and buyer can't both save the commission.

"FSBO homes sold for a median of $380,000, while agent-assisted sales reached a median of $435,000 — a clear illustration that going it alone often means leaving money on the table."
— National Association of Realtors, 2024 Profile of Home Buyers & Sellers

6. FSBOing Has Become More and More Difficult

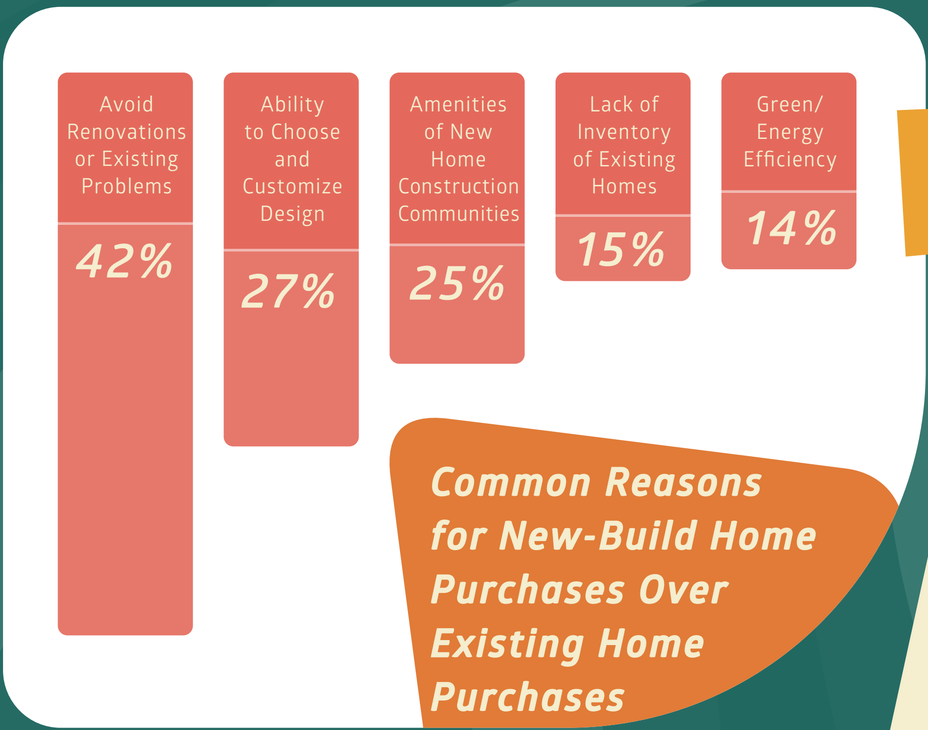
The paperwork involved in selling and buying a home has increased dramatically as indsutry disclosures and regulations have become mandatory. This is one of the reasons that the percentage of people FSBOing has dropped from 19% to 9% over the last 20+ years.

SECTION 6.

PREPARING YOUR HOME TO SELL

It happens almost every time. A home owner negotiates a contract to sell their home, a buyer orders a home inspection, and then they are hit with the dreaded list of repair items. As a seller, you have the choice to repair the requested items at your expense, or kill the deal. However, with a little precaution you cannot only minimize this list, but maybe increase your home value as well!

According to the National Association of Realtors (NAR) almost half (42%) of home buyers will purchase a newly constructed home instead of an existing home to avoid renovations and/or existing problems, while only 25% are attracted to the new amenities that newer homes provide. So what should you do before you sell your home to address these concerns? Here are just a few minor steps to help your home pass the picky standards of your potential buyers.



*15% Other Source: NAR

1. Get a Home Inspection

This is the best place to start. You know the buyer is going to get one, why shouldn't you as well? It will not only provide you with insight into your home, but may help you dispute some of the findings from the buyer's inspector.

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SECTION 6. CONTINUED

PREPARING YOUR HOME TO SELL

2. Repair Exterior Faults

We all know the value of a first impression, and your home is no different.

On top of the basics of keeping your lawn well groomed and fixing obvious errors like missing fence panels, you should also consider the following:

Water Damage to Exterior Trim

Rotting and splitting wood screams "not well maintained" to a potential buyer. Replace these boards and add a splash of fresh paint around the fascia and trim to freshen up your home's appearance.

Roofing Items

A new roof is a big concern for potential buyers. Paying a roofer to do a once-over and replace any damaged or missing shingles will help potential home buyers feel more at ease.

Gutters

A home inspector will strike fear in the hearts of a potential home owner due to the lack of gutters and its potential to cause foundation problems by washing away the soil from the foundation around the home. Especially in Texas. Nip this one in the bud early by getting some gutters installed.

3. Plug Any Leaks

Whether it's water from your shower, bath tub (jet tubs are big culprits), or faucets, or wind due to eroded weather stripping; a leak in the house will be pointed out during inspection and may create concern for your potential buyer. Help them feel assured that they are purchasing a well maintained house instead of one with hidden problems by getting these items addressed upfront.

PREPARING YOUR HOME TO SELL

4. Tighten Loose Handrails or Deck Rails

This one is a big deal for buyers who are elderly and rely on handrails for assistance, or families with small children, because it could pose a safety hazard. Don't let your home be looked at as "risky". Get this handled before listing.

6. Heating Ventilation & Air Conditioning (HVAC)

HVAC systems are expensive to replace, and could scare a potential buyer that may think they are buying a home where replacing may be a possibility. Have a professional clean and service the unit prior to listing, and make sure to change the air filters as well!

6. Light Bulbs

This is the single most underestimated task in selling your home. When an inspector is inspecting your home and comes across a light bulb that is not working, or missing, he will likely write on his report "lights not working, have evaluated by a licensed electrician". Talk about a big scare to a potential buyer! Not only could it give the impression that there are major electrical issues, but licensed electricians cost a good amount of money. And if an inspection report calls for it, it is not likely your "word" will suffice that it was only a burnt out bulb. So change them!

PREPARING YOUR HOME TO SELL

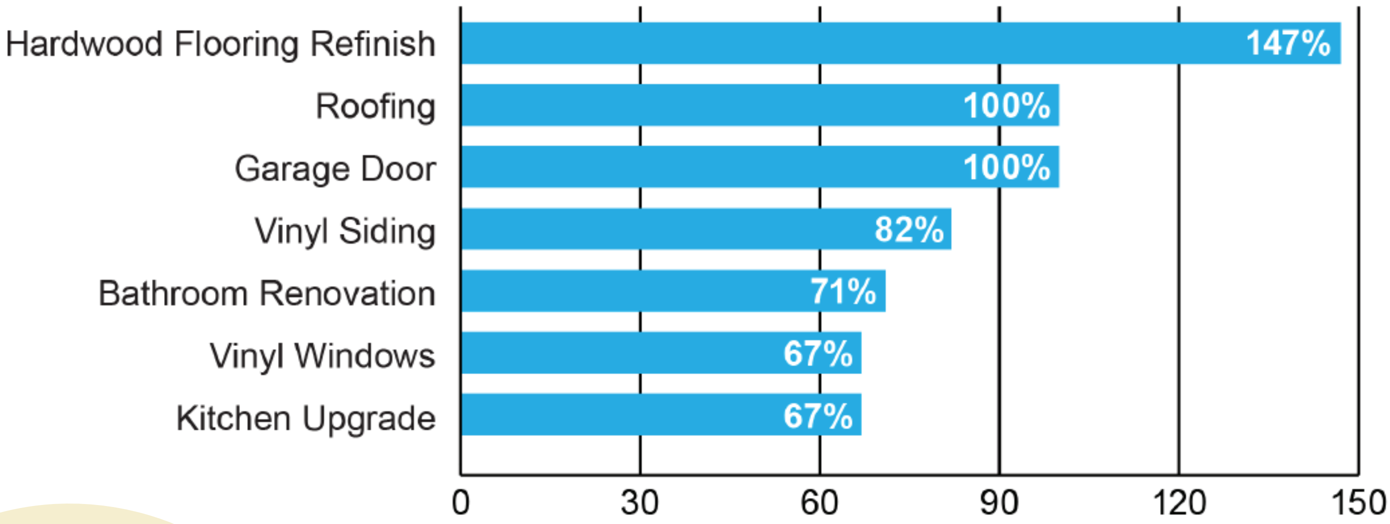
In today's sellers' market, **it may not be necessary to renovate** your house to make it stand out. Why? .... Buyers having limited options means they are more willing to purchase a home and do the repairs afterwards.

"...nearly two-in-five potential homebuyers would consider purchasing a home requiring renovations."
- Freddie Mac

7. Consider Letting The Home Buyer take on renovations!

If you still decide to tackle renovations then see for yourself on the chart below how sellers recoup those expenses.

Cost Recovery on Remodeling Projects



SECTION 6. CONTINUED

ESTIMATED PROCEEDS FROM SALE

(These estimated seller's costs are provided for general information only.)

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	Typical Cost				Estimated Cost	Paid To:
	FHA	VA	Conv	Cash/Assumption		
Escrow Fee/Seller	300-400	300-400	300-400	300-400		Title Co
Title Policy (Traditionally seller, see contract & table)						Title Co
Attorney - Title Company	200-250	200-250	200-250	200-250		Title Co
Tax Certificates/Search Fee	80-100	80-100	80-100	80-100		Title Co
Filing and Recording	75-100	75-100	75-100	75-100		County
Restrictions	15-25	15-25	15-25	15-25		Title Co
Closing Document Prep Fee	250-350	250-350	250-350	250-350		Attorney
Courier/Notary	50-90	50-90	50-90	50-90		Attorney
Survey (see contract for responsible party)	425	425	425	425		Surveyor
Discount Points						Lender
Underwriting Fee	buyer	600-700*	buyer	Not Required		Lender
Processing	buyer	600-700*	buyer	Not Required		Lender
Misc. Lender Fees (disbursement, funding, etc.)	buyer	350-450*	buyer	Not Required		Lender
Buyer's Closing Cost/Prepaids Paid by Seller						
Prorated Taxes $______/mo for ______	Jan 1-closing date	Jan 1-closing date	Jan 1-closing date	Jan 1-closing date		Buyer
months	Typically Jan 1 closing	Typically Jan 1 closing	Typically Jan 1 closing	Typically Jan 1 closing		HOA
Prorated HOA $______/mo for ______						HOA
months						Broker
HOA Transfer Fee						Warranty
Real Estate Service Fee						Contractor
Residential Service Agreement (see contract)	buyer	100	buyer			Inspector
Repairs						Inspector
Termite Inspection (Required for VA/See lender for other)						
Other Inspection (i.e. foundation, mold, etc.)						
Considered Non-Allowable for VA						
Total Estimated Charges						Current Mtg Co(s)
Proposed Sales Price						Current Mtg Co(s)
Minus Principle Balance on Existing Loans						Current Mtg Co(s)
Minus Existing Loan Interest (30 days min on FHA.)						
Minus any Prepayment Penalty Fees						Seller

**These Figures are Estimates Only

SECTION 7.

HOW TO STAGE YOUR HOME AND SELL IT FAST

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1. Living Room and Family Room

For the duration of your home sale, it's important that you channel your inner minimalist. Remove your family photos, and other personal knickknacks that clutter up the shelves and mantle. If the room is full of furniture, try to get rid of a piece or two — you don't want to give the impression that the room is too small. Keep the decor scheme simple, too. If you have a boldly decorated room, consider covering the plaid couch with a neutral cover and add pops of color with throw pillows and blankets instead. And of course, be sure that the room is dusted and that the floor is swept or vacuumed.

2. Kitchen

This may be the most difficult room, because buyers spend a lot of time looking at kitchens. Make sure every appliance is spotless on the inside and out, including the stove, range and hood, microwave and dishwasher. Polish all stainless steel, and wipe down light fixtures and cabinet hardware. Clean and deodorize your fridge, garbage disposal and trash to be sure that the kitchen smells fresh. If you use your kitchen as the "communication center," be sure to get rid of the paperwork and bills that tend to accumulate on countertops.

4. Bedrooms

Follow the same rules you did for your living room, by removing clutter and family photos so that buyers can easily picture the rooms with their own belongings. Be sure that the closets and any other built-in storage are clean and well-organized. If you can't finish your laundry before the showing, put any dirty clothes into a closed hamper out of the way

3. Dining Room

Before a showing, set the dining room table as if you're about to sit down for a family dinner. Go only as far as the place settings, including linen napkins, dishware, water and wine glasses, and some seasonal centerpieces. Buyers love to picture sitting down for a meal after a long day at work. (Hint: If you choose to keep the table set for the whole selling process, and don't use your dining room each day, consider covering the setup with a sheet until the showing to keep dust from accumulating on the table.)

SELL IT FAST TIP #1

Know your local market!

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5. Bathrooms

Focus first on cleaning your bathroom from top to bottom, including the fixtures, faucets and mirrors Fix any displaced tile with grout, and caulk the tub or sink if needed. When it comes to the vanity and your bathroom storage, try to create displays in your storage when possible Color coordinate your towels, and fold them all the same way. Buy small storage containers and label them for "Hair Products," "First Aid," etc. You may not live in a model home, but you can fake it to sell your home faster to eager buyers.

6. Attic and Basement

As you've removed family photos, collectibles and general clutter from your home, it's normal to put it all into the attic or basement. Unfortunately, it can't stay there. It's really important that buyers see your home as spacious, so your storage cannot be packed to the brim during the selling process. Consider paying for a storage unit during the selling process, and also take time to go through boxes that have been in storage for years, and donate what you can.

SELL IT FAST TIP #2

Focus on the first few weeks.

When a home lags on the market, buyers often become suspicious so the first two weeks are very important for sellers. This time is crucial for determining the "sweet spot" for your asking price — high enough that you get what you need to move on, but low enough that buyers bite early on.

SELL IT FAST TIP #3

Think like a buyer.

More than 9 in 10 buyers will search for homes online, so buyers in your area will know what features are standard in homes like yours. Before you list, look up local homes and see what kind of condition they're in. Do they all have updated, modern kitchens? Open floor plans? Perfectly staged rooms? Now think realistically about how your home compares. If it stacks up, then you should have no problem selling within the same price range as those homes. If your home could use a lot of work, then you'll have to work with your agent to find a fair price for the property. And remember, if your home is in better condition than most around you, you can edge the price higher, or just sit back and wait for multiple offers to roll in!

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SECTION 8.

HOW TO GET STARTED

Ready to get started? Starting down the path to home ownership is simple. Just contact us today and we will walk you through it.

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